

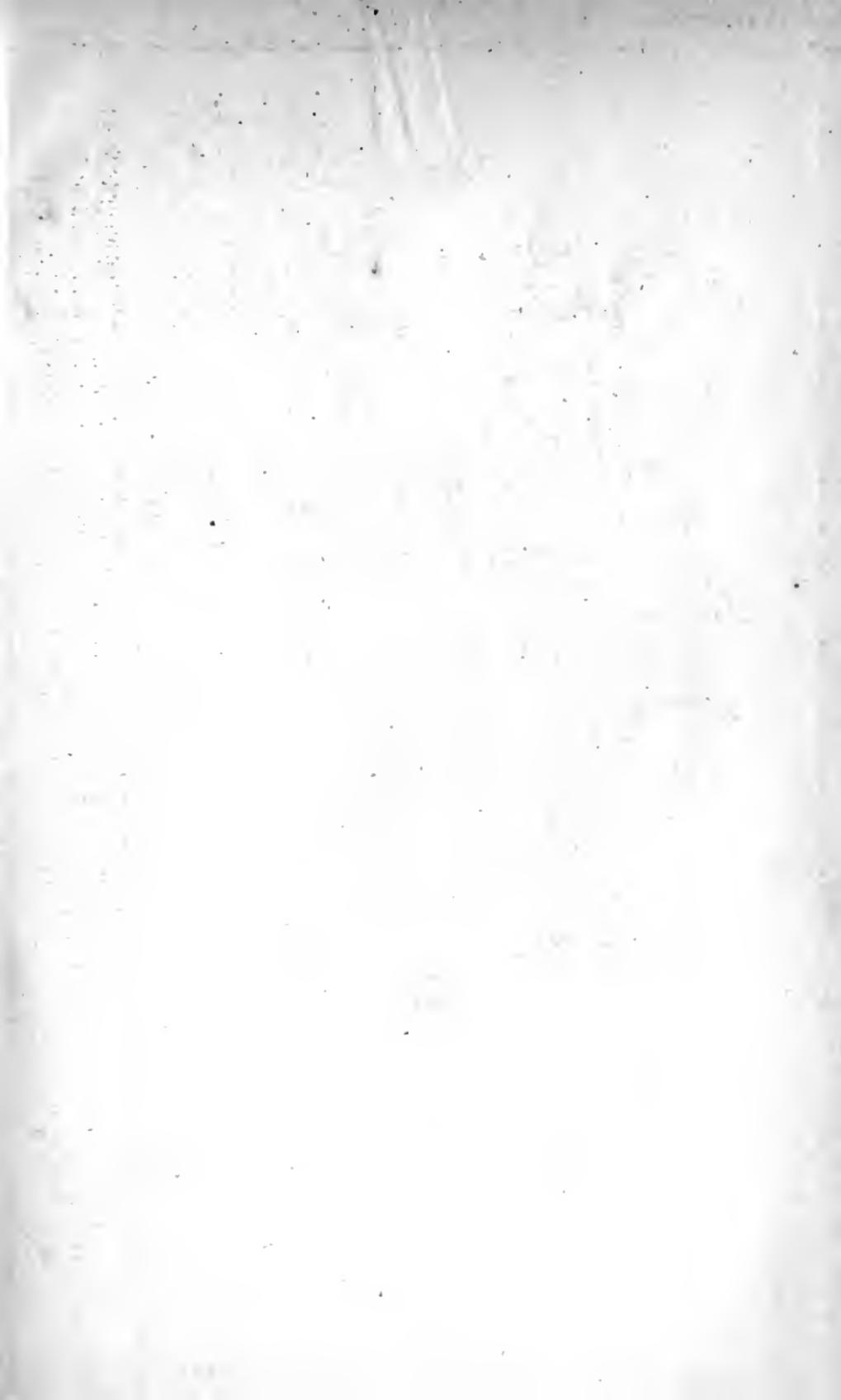
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ENGLISH ACRES



C. F. DOWSETT, F.S.I.



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BUY ENGLISH ACRES.

BY

C. F. DOWSETT

(FOR MANY YEARS IN LINCOLN'S INN FIELDS, LONDON),

Fellow of the Surveyors' Institution;

Member of the Royal Agricultural Society;

Member of the Society of Authors (1890);

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Editor and part Author of "Land: its AtTRACTIONS and RICHES";

Author of Various Historical Descriptions of Estates,

Numerous Pamphlets, Articles, etc.

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Net price, 3s. 6d., post free, being 3s. for the book,
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1904.





The First Edition issued last January was very favourably reviewed by the Press generally, and the whole Edition was disposed of. It comprised 55 pages, and the Price was 10½d., post free.

The First Edition remains intact in the First 55 pages of the Second Edition, so that the Second Edition is an addition, commencing at page 56, the two together numbering 224 pages.

The Price of the Second Edition is 3s. 6d., post free, being 3s. for the book, 4½d. for postage, and 1½d. for packing.

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CHAPTER I.

REFERENCE TO THE BOOK.

In this small book I am making but brief references to a few points of interest to the general public touching the acquisition of land.

For a more thorough and exhaustive treatment of subjects on land, I refer my readers to "Land : its Attraction and Riches," which I issued in 1892, and which comprised 900 pages ($9\frac{1}{2}$ by $5\frac{1}{2}$ inches), and was subscribed for before a line was written, by His Royal Highness the late Duke of Edinburgh, and six other dukes, two marquesses, eight earls, three viscounts, fifteen barons, and two hundred and sixty-five ladies, baronets, knights, admirals, generals, professional men and others.

The book was published at £1. 7s. 6d. per copy, but the whole edition of 2000 copies has been disposed of. It may, however, be obtained at Mudie's and most of the leading libraries. The late Queen Victoria purchased a copy for the library at Windsor Castle.

CHAPTER II.

PURITY OF AIR IN THE COUNTRY. IMPURITY OF AIR IN TOWNS.

It is a startling fact that the atmosphere of towns is very impure in comparison with that of rural districts. The investigation of a Scientific Committee found that in Manchester 19 cwt. of free sulphuric acid and 10 cwt. of ammonia fell in one inch of rain, so that instead of rain water being of the soft character so much prized it was little better than a dilute solution of sulphuric acid, black from tarry matter and suspended soot. In Manchester in three days were carried down 6 cwt. of sulphuric acid and over 13 cwt. of blacks per square mile.

Fresh air is one of the principal supports of a healthy and comfortable existence, and this in its purity is only to be found in rural districts. The Registrar-General reported that out of 613 town-dwelling recruits only 213 were fit to join the Army.

Eminent authorities have laid down that where more than about 400 persons were resident in a square mile the death-rate increased in a definite ratio.

It stands to reason that town dwellers who have to breathe poisonous acids into their lungs over and over again must become weak and unhealthy.

Mr. W. H. Dickinson, L.C.C., wrote to the *Times* (October 14, 1903), as follows :—

“We are now, year by year, both in the poor and in the rich parts of London, piling more and more people on to an acre of land. Where there have been two-storied houses with gardens we have six-storied flats, often times, in well-to-do localities, built so close together that they would not even comply with the requirements of Parliament had they been designed for artizans' dwellings. Our broad streets are being narrowed both to the eye and to the lungs by the erection of masses of high buildings on either side. We have more and more need of air. And yet at the same time we are gradually losing the private squares, in which parts of London have been very rich, and which have been of incalculable benefit to the inhabitants by reason of the circulation of the air which they facilitate and the oxydization effected by the trees that they contain.”

A recent “General Annual Return” of the British Army gives the following totals of recruits which were rejected :—

Rejected before Attestation.

By recruiters	...	...	...	10,448
By medical officers	...	...	...	17,073

Rejected after Attestation.

By medical officers	...	...	3,583
By approving officers	...	...	1,226

It is not asserted that these rejections were all in consequence of close packing in towns; but so many evidences have appeared in the press from time to time of physical disability arising from this cause, that it is considered as reasonable to make this general statement.

In the *Nineteenth Century* for August, 1887, Dr. Percy Frankland, referring to micro-organisms in the air, states, "the greater the distance from human habitation, the purer," and that it has been fully proved that the presence of these microbes in the air is a source of many diseases—that, even in the healthy parts of London, such as those close to the parks, the result of his investigations proved that on a dry, dusty day there were 554 of these organisms in two gallons of air, while on the chalk downs he found only two.

CHAPTER III.

RURAL HOMES FOR TOWN WORKERS.

THE subject of rural homes for those whose occupations are in London and other large towns is another of the interesting questions which affect the value of land-owning. The *Times* recently published a letter from Lord Farrer, headed "Overcrowded London." In it he stated that the three counties of Kent, Surrey, and Sussex contained 300 railway stations beyond the twenty-mile radius from London, and none more than eighty-five miles from London. Lord Farrer's argument was that, if the five railways which traverse the three said counties were remodelled, they could run trains at fifty miles an hour, and thus the neighbourhoods of the 300 stations would be available as suitable districts for the residence of persons whose occupations required their daily attendance in London. To give point to his suggestion, Lord Farrer stated that during the Naval Review the South - Western Railway Company ran trains to the coast at fifty miles an

hour, with only five minutes apart, for three hours on end.

Lord Farrer's proposal in regard to the five railways in the three counties is already accomplished by the London and South-Western Railway Company in Hampshire. This Company is remodelling its line by constructing a new one all the way from Waterloo to Southampton, and the whole distance from Waterloo to below Basingstoke is already actually completed.

Thus the South-Western Railway has four sets of lines, whereas the five railways in the three counties referred to by Lord Farrer have only two sets of lines.

As an illustration of Lord Farrer's scheme, take Basingstoke, which is forty-eight miles from London. Some trains do the journey every day in less than an hour. The neighbourhood of Basingstoke is one of the most pleasant and healthy in England, and one in which Lord Farrer's proposal is now actually being carried out. Lord Farrer's proposal is in strict accord with public feeling. A century ago the merchants, professional men, and clerks of London lived either over the places where they daily worked or within an easy walk of them, but now large numbers of such people reside twenty, thirty, forty, and even fifty miles distant.

In the February of 1882 I commenced a series

of articles, suggesting villa farms. The suggestion has been adopted now and then by land developers. The argument was that busy brain workers confined in close offices in towns needed fresh air, quiet, and repose after their labours, and that if short spur railways or tramways were constructed off main lines of railways they would penetrate open agricultural lands, which could be dealt with in sections of from one to (say) fifty acres each. Such broad acre sections could be obtained either on building lease or by purchase at little more cost than the price of some of the closely-packed tiny plots in the near suburbs of towns. Twenty-one years have passed since 1882, and during that period the facilities of locomotion have widely developed in very many ways, so that what was just possible then would be very easy now.

CHAPTER IV.

TWO MOTIVES IN BUYING LAND.

THERE are at least two motives in buying land—pleasure and profit. If land is bought for pleasure the purchaser should not grumble if it pays him no interest on his outlay, or if indeed he has to pay something per annum to keep it up. People who buy pictures or so-called old china, or other oddments of curio value, do not expect interest on their outlay, unless they are dealers who buy to sell again at a profit. Buyers of land should not expect income from a natural landscape which is enduring any more than they should from an artificial landscape which is perishing. We are all familiar with the whine of some persons who, having bought land for pleasure, and who, being unable to afford to hold it, write to the newspapers with a complaint that they have lost money by land-owning.

If land is bought for profit under the advice of an agricultural valuer it produces as safe an income as Consols, with this difference that it pays about

one per cent. more than Consols, besides yielding other advantages. Such land is bought for what it will produce in corn and other kinds of food. It is not supposed to possess the æsthetic qualities which form the staple of land bought only for pleasure.

Some estates are bought both for pleasure and profit, and they yield to the purchaser what he expected by an income from the farms, and by the pleasure of shooting, fishing, hunting, etc.

In this little island with its teeming millions of people, and amongst them its millionaires, demi-millionaires, and multitudes of lesser wealthy men, who can afford to buy painted landscapes at the price of natural ones, land is becoming more and more valuable, especially land possessing æsthetic features, and yet so situate near to rapidly developing towns as to ensure in the near future such results as have accrued to many well-known families who to-day enjoy the wealth which the shrewd thoughtfulness of their ancestors laid the foundation of in buying land near to towns.

CHAPTER V.

THE LAW'S DELAY.

THE delay by solicitors in carrying through sales of land is gradually rousing up the laity to take the law into their own hands, thus every week through a great part of the year may be seen advertisements of sales by public auction and private contract, in which the public are offered land which they can possess as easily and quickly as a share certificate in a company. The description, the plan, the contract, the conveyance, and everything necessary to an immediate transfer is anticipated ; the purchaser pays his money and gets in return a printed conveyance, which is filled up in a few minutes, and he is a freeholder. The vendor's title had been very thoroughly examined by his solicitors when he purchased, and being satisfied that he had a thoroughly good marketable title he was assured that all reasonable purchasers would be satisfied too, but in order to meet any objection from a nervous buyer he had abstracts of title printed, and so, on signing a printed

contract, a printed abstract was handed to him there and then.

Now what is the ordinary way of solicitors in dealing with a sale of land ? The vendor and purchaser meet at his office and he solemnly takes instructions ; after a week or more a *draft* contract is prepared and the solicitors of vendor and purchaser commence a correspondence as to its various conditions ; this goes on for another week or two, and by the end of a month from the first verbal agreement to purchase a contract may be signed, then ten days will be given for the delivery of an abstract of title, and by the end of two months from the original verbal agreement it is possible that a day may be fixed for completion of the purchase. Thus this system takes *two months at least*, but *frequently three months* are occupied in the process, and sometimes a much longer time, during which period the hands of both buyer and seller are tied ; they can neither deal, the one with the land, nor the other with the money kept ready to pay for it. The loss of interest on money lying idle if the purchase price is large is a substantial one.

It is this intolerable system of delay which has so disgusted dealers in land that they now protect themselves by having everything prepared and printed ready for immediate execution, and thus men who before the ready-made system made investments

on the Stock Exchange because of the benefit of *immediate* transfer, now put some of their moneys into land, as is evidenced by the records in the newspapers of continual sales on the immediate transfer system. Solicitors rarely ever think of calling upon one another to explain difficulties as to a contract or conveyance—they frequently give inadequate answers to questions, and thus correspondence is prolonged, time wasted, other opportunities of dealing lost, and disappointment and annoyance caused to the clients on both sides, neither of whom are encouraged to continue the buying and selling of land. They go to the Stock Exchange, or to trade speculations or investments. Thus, by unnecessary delays, and oftentimes unreasonable quibbles, men having money to invest employ it anywhere that will save them from a lawyer's office, so that solicitors lose business for themselves and others.

There are, however, exceptions, and very notable ones, to this severe and unreasonable practice of red tape, but they are very few. I have met a few solicitors whose aim is to carry through contracts and conveyances with great expedition, and in some cases even a few days have sufficed where firms following the old course have taken weeks. These expeditious lawyers are accreting business, gaining public favour by

their common sense, and adding considerably to their incomes. Their expeditionary process, however, is by personally settling difficulties which, by correspondence, would take weeks to do.

When a title has once been enquired into, and found to be satisfactory, it should be registered as such, which saves the expense and delay of having it again thoroughly investigated every time it is sold.

I have given my reasons for this at considerable length in "Land: its Attractions and Riches," see pages 707 to 721. Mr. S. A. Sillem, barrister-at-law, also has a chapter on the subject, see pages 686 to 696.

I am not a believer in very large estates. I would like to see Englishmen own their own freehold land, whether a plot or broad acres, because I am convinced that nothing tends more to suppress an anarchical and revolutionary spirit than the possession of part of the soil of one's country.

Land would, if the title were registered, be a more marketable commodity, and as readily conveyed from owner to owner as shares in the great shipping or railway companies, or as in the great Government arrangement of Consols.

CHAPTER VI.

LAND *v.* STOCKS AND SHARES.

IN "Land: its Attraction and Riches," pages 236 to 253, I give masses of figures showing the losses which investors have sustained through a too confident trust in Stock Exchange properties. I give various lists, and will briefly refer to them, which prove that within a few years millions upon millions upon millions sterling have been lost to the British investor.

In a few brewery companies more than three millions were lost. In some commercial companies nine and a half millions were lost. In some financial companies more than two and three-quarter millions were lost.

In some trust companies some four and a quarter millions were lost. Many other companies are referred to representing losses by millions.

Then follows a reference to loans to foreign States, which show an actual loss to British

investors of no less than one hundred and fifty-seven and a quarter millions sterling. The moral is to investors—put some of your money into English acres.

See the articles by Mr. Leyson T. Merry on pages 172 and 173, and by Mr. H. Dawson on pages 173 to 186, on the formation of dishonest companies, and note especially Mr. Dawson's concluding paragraph on page 186.

CHAPTER VII.

IT IS BRITISH ACRES WHICH MUST
YIELD THE PEOPLE FOOD IN
TIME OF AN EUROPEAN WAR.

ONE important subject now before the country is that of our "Food Supply in Time of War," and it is worth consideration as affecting the question of land-owning, for if the long-expected European War were to come, the price of wheat and flour would be enormously increased. An association was recently formed composed of some hundreds of the leading men in Great Britain to urge the Government to take steps to secure a better reserve of grain.

During the Crimean War in 1854 our population was only 27,000,000, and we produced nearly all our own food. Now, in 1904, our population is 41,000,000, and we are compelled to import three-

fourths of our food and all our raw material. Millions of acres formerly producing wheat are now in grass because it has not paid the farmers to grow wheat at recent prices.

Numerous suggestions have been made ; some people urge that the Government should establish granaries, others propose a tax on foreign wheat or else a bounty on home-grown wheat, so that our farmers should not receive less than 40s. per quarter, and it is asserted that if wheat were at 40s. per quarter it would have the almost instantaneous effect of putting two and a half or three million more acre of land in this country into cultivation for wheat, yielding ten to twelve million quarters more as food for the people.

Numerous other suggestions have been made, but the effect of them all is to raise the price of wheat so as to make it worth the while of the farmer to grow it.

Now, what does all this mean to the owner of land but that wheat will rise immensely in value as it has done before, during European wars.

During the wars in the early part of the last century wheat was, in 1800, on the average 113s. 10d. per quarter ; in 1801 it averaged 119s. 6d. per quarter ; in 1812 it averaged 126s. 6d. per quarter ; and when the next European war comes, which has been expected for so many years, it is supposed,

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THE PEOPLE FOOD IN TIME OF AN EUROPEAN WAR.

for reasons given, that it will be at 100s. and some think 200s. per quarter. During the past twenty years wheat has only averaged about 30s. per quarter.

Owners of land would then possess the most valuable securities in the country. As it is, under the present system of grass growing, it is paying well enough, but then land would bring large fortunes to its possessors.

Land adjoining important towns with first-class railway stations and fast trains to London and all parts of the country even now rises in value because of its contiguity to central positions, because of the ready access to all principal places, because of its present value for dairy and accommodation purposes, because of its residential and building value, and what to the student of the last twenty years seems strangest of all, it will rise in case of European war immensely, because of its value for wheat growing, for the plough can be put into the grass lands and golden corn will bring golden sovereigns in abundance.

Men who reflect on the future should put some of their capital into land, it would pay them better than cabinets stuffed with sentimental curios. It would make men of their boys by country life instead of the effete kind of beings which many

IT IS BRITISH ACRES WHICH MUST YIELD 23
THE PEOPLE FOOD IN TIME OF AN EUROPEAN WAR.

town-bred youths turn out to be—unable to shoot or ride or use an implement. The backbone of the country is in rural-bred men when courage and grit are wanted for the country's service.



CHAPTER VIII.

LAND AND HOUSE INVESTMENTS.*

WHEN investors are brought to face an income of only £25 per annum for every £1000 of capital, their energies may well be quickened to contemplate the whole field of possible investments, so that by reflection they may be able to ascertain how their means can be more profitably employed than in two-and-a-half per cent. Stock.

Debentures, bonds, and the whole tribe of scrip securities have little attraction for some persons, especially those who remember losses which their friends have made by Stock Exchange securities. They prefer to see something for their money ; they believe in something tangible—so many acres of solid earth, so many well-built houses—these are the securities which, apparent to their senses, they are better able to understand, and so the better able to appreciate.

* This chapter appeared in "Land : its Attractions and Riches."

F FARMS.

Farms may now be profitably purchased, if care is taken in the selection to buy land in sound condition, with substantial buildings, conveniently placed as to roads, station and market, and let to tenants who are not impecunious. Such farms purchased to pay four per cent. on their present rentals will prove to be not only safe, but *improving* investments.

Dairy Farms command higher prices, and if purchased to pay $3\frac{3}{4}$ per cent. would be a sound investment. They are not subject to such fluctuations as arable or even mixed farms, and are always in demand by a good class of tenant.

RESIDENTIAL LANDS.

By residential lands, I mean land which has more than an agricultural value, and yet would not correctly be described as building land. Residential land has peculiarities of value in its position in relation to towns, villages, parks, stations, etc., also in its contour and its intrinsic merits as to soil, water, timber, etc.

Such lands, if wisely chosen, and paying an interest from an agricultural rental of from one to three per cent. are worth securing by those who can afford to wait, or who buy for posterity. Immense fortunes have been made by buying land

having residential capabilities, and which has grown more or less rapidly into building land.

Very striking instances of this were demonstrated to me in crossing the Continent of North America from the Atlantic to the Pacific Ocean at the end of 1890. I learned that that vast continuity of cities, townlets, and homesteads west of Chicago, that is, for more than 2000 miles, are the growth of fifty years, that in fact fifty years ago the extensive prairies west of Chicago were known only to the Indian and the occasional white-man-trapper. For the information of such of our readers as do not know the United States, and who will not perhaps take the trouble to refer to a map, I may mention that Chicago is 913 miles west from New York, and that from Chicago to San Francisco on the Pacific Ocean is 2355 miles by the straight route I traversed, and excepting perhaps a few miles around San Francisco, the whole of this 2355 miles was, as I have stated, known only to the trapper and the Indian fifty years ago. Now, it is a succession of ranches, villages, towns and cities, the whole traversed by railways, and in most places there exists a great development of electrical light and motors, telephones and other recent scientific inventions. Now, within these fifty years, the wealth that has been accumulated may be reckoned by vast millions of pounds sterling. At one town,

Council Bluffs, where I stayed, I learned that land quite in the suburbs fetched in lots £640 per acre, and business sites in the heart of the town fetched prices equalling £32,000 (not dollars) per acre. The secret of the growth of so many American millionaires during the past twenty years is that they were wise enough to buy lands along the railway tracks which have developed into home-steads, villages, towns and cities.* Land in some parts of the city of Chicago will equal in value land in Cheapside, London. Larger fortunes have been made in land buying and developing and selling than perhaps in any other description of enterprise. Certainly millionaires are plentiful in America, and many of them owe their wealth to the results of enterprises in broad acres. The same argument applies in a degree to our various British colonies.

Some generations ago thoughtful men, such as the ancestors of our Westminsters, Bedfords, Portlands, Portmans, Derbys, Norfolks, and others, as also corporate bodies, acquired lands lying around London and other large towns of Great Britain, and with what result? Lands then bought at agricultural

* City, in England, means a town with a Cathedral, or which has been the capital of a Bishop's See; but City in the United States means a corporate town, a town or collective body of inhabitants incorporated and governed by a Mayor and Aldermen.

prices have since developed into high building prices, and have accordingly enriched the descendants of the far-seeing purchasers. Their sagacity was rewarded by gains in some instances beyond the dreams of avarice. Outside Old London were the Bishop of London's Stepney Manor in the East, and his Paddington and Westbourne Manor in the West, with many prebendal Manors between ; these have since become building estates of enormous wealth.

Queen Elizabeth let Ebury Farm of 430 acres on lease to a person named Whasbe for £21 per annum. In 1663, Sir Thomas Grosvenor, on the death of Alexander Davies, Esq. (whose daughter and sole heiress Sir Thomas had married in 1656), became possessed of this farm ; it was open land and the resort of low characters till the reign of George IV., but building operations commenced upon it, and, as is well known, it has since become the centre of aristocratic residence in London, and is known as Belgravia, and is largely owned by Sir Thomas Grosvenor's descendant, the Duke of Westminster.

That magnificent property in the City of London, now known as Draper's Gardens, was in part let to the father of the celebrated Stowe for 6s. 6d. per annum as a garden. The ground rent of Draper's Gardens is now stated to be £10,000 per annum.

Provincial towns, such as Liverpool, Sheffield, etc., bear testimony to the fact of great wealth amassed to fortunate owners through their ancestors having prudently bought lands forming part of, or contiguous to them.

In A.D. 1100 land at Hampstead was let at $1\frac{1}{2}$ d. per acre, which would now sell at £5000 per acre. In the next century seventy acres of Kensington Manor were let at 4d. per acre, which now is worth many thousands per acre.

In A.D. 1340, 120 acres of the Lisson Grove Estate were let at £10 per annum.

In A.D. 1580, Marylebone Manor was let on lease at £26 per annum. In 1710 the Duke of Newcastle bought it for £17,500, now its value is enormous.

Moorfields, let at four marks per annum in the reign of Edward II., now yields £60,000 a year.

In A.D. 1512, the Portman Estate of 270 acres was let at £8 per annum ; now its value is estimated by hundreds of thousands.

In A.D. 1504, the Pedlars' Acre at Lambeth produced 2s. 8d. ; in 1690 £4 ; in 1860 upwards of £700 per annum.

In A.D. 1600, Notting Barns, a portion of Notting Hill, was purchased by Sir William Cope for £2000, now it produces considerably more than that per annum.

In A.D. 1617, the Bloomsbury Estate was sold to the Earl of Southampton for £600, its value is now estimated by hundreds of thousands.

In A.D. 1668, two acres of grass land at Highgate were valued at £120 purchase-money, now they produce £673 per annum.

Instances of increased value might be given to any length, but in the above few varied cases sufficient has been stated to prove that a prudent choice of residential lands would be a wise purchase.

BUILDING LANDS.

Lands having an immediate building value are building lands, but although land may have a building value, it does not follow that it is wise to build upon it immediately. Nothing tends more to depreciate a neighbourhood than a large number of empty houses and carcases. Building operations should be conducted with a due regard to the chances of the houses being occupied.

No investment is more profitable than the development of building lands if prudently carried out. Lands which I valued and which were sold in the London suburbs ten years ago at £300 per acre are now covered with houses, and produce in ground rents about £100 per acre per annum, or of the capital value of £2700 per acre. When some of the new streets in London were formed a few

years ago, such as Queen Victoria Street, Charing Cross Road, and Shaftesbury Avenue, the prices at which the plots were sold when first offered by the Metropolitan Board of Works, and the prices which were afterwards obtained, left in some instances *very large* margins of profit, especially to those who built upon them, and created ground rents.

Whether in the central parts of London or the suburbs, or in provincial towns, there is no surer way of securing a handsome competency by those having the command of capital, and who can afford to wait for the right moment than by buying building lands.

GROUND RENTS.

It was immediately after the financial calamity of 1866 that freehold ground rents became so popular a form of property, and the desire to purchase them spread so widely that many persons, especially the trustees of widows, orphans, and industrial and other corporate bodies, regarded them as the very acme of a safe and satisfactory investment, because not only are they secured by rack rents often five times the amount of the ground rents, but at the expiration of the leases these rack rents become the property of the owner of the ground rents.

Competition for ground rents increased so rapidly after 1866 that prices increased too.

The same class of freehold ground rent which, in 1866, and few following years, could be purchased at twenty-five years purchase, could not, in say 1880 and few following years, have been purchased for less than twenty-seven years purchase.

Prices, of course, have fluctuated during the period named to some extent, according to the position of the money market and the price of Consols.

Ground rents being secured several times over are absolutely safe, and if purchased to pay three-and-a-half to four per cent. offer an investment in point of safety, income, and reversionary value, of an unparalleled character, and thus are justly in great demand.

Leasehold ground rents may be bought to pay from four to five per cent., according to the length of the lease and the nature of the security.

HOUSES, SHOPS, AND COTTAGES.

Well built house property in good positions, let on repairing leases, may be bought to produce a perfectly secure income, ranging from four to six per cent. for freehold, or from five to six-and-a-half per cent. for leasehold.

Good shop property in leading thoroughfares of London, or other large towns, is a class of investment much sought after, for the reason that there is

a goodwill attaching to the premises. Goodwills range in value from hundreds to thousands, and thus there is an additional security.

Cottage property, if in positions where cottages are greatly needed, and, if really well built, forms also a safe investment. The income is ready money, it comes in regularly every week; and the owner generally employs a local man to collect the rents, attend to tenancies and repairs, so that the owner receives a liberal interest devoid of any anxiety or trouble. *Poor* weekly property brings trouble, and should never be purchased by prudent investors.

HOUSES FOR OCCUPATION.

By the purchase of a house, whether it be a mansion and park, a moderate residence, a villa, or a cottage, the owner is always certain of one thing, regular payment of interest for his outlay.

If he did not live in his own house he would have to live in a house belonging to some one else, and to pay rent for it; but inasmuch as houses pay a higher rate of interest than many other investments, it is a wise and safe way of employing money by purchasing a house for occupation. It has also this additional advantage that whatever money is spent upon it by the occupier, goes to improve his own and not another's property.

Lands and houses, if prudently purchased under

advice, would return more profitable results in the main than could be secured by dealings at the Stock Exchange.

The following Equivalent Tables will be found useful to purchasers of income-producing property. I have constantly used them since 1859.

EQUIVALENT TABLES.

Years.	£ s. d.	Years.	£ s. d.	Per cent.	Years.	Months.
1	100 per cent.	21	4 15 3	3	33	4
2	50 0 0	22	4 10 11	3 $\frac{1}{4}$	30	9
3	33 6 8	23	4 7 0	3 $\frac{1}{2}$	28	6
4	25 0 0	24	4 3 4	3 $\frac{3}{4}$	26	8
5	20 0 0	25	4 0 0	4 $\frac{1}{4}$	23	6
6	16 13 4	26	3 16 11	4 $\frac{1}{2}$	22	2
7	14 5 8	27	3 14 1	4 $\frac{3}{4}$	21	0
8	12 10 0	28	3 11 5	5	20	0
9	11 2 2	29	3 9 0	5 $\frac{1}{2}$	18	2
10	10 0 0	30	3 6 8	6	16	8
11	9 1 10	31	3 4 6	6 $\frac{1}{2}$	15	4
12	8 6 8	32	3 2 6	7	14	3
13	7 13 10	33	3 0 7	7 $\frac{1}{2}$	13	4
14	7 2 10	34	2 18 9 $\frac{1}{2}$	8 $\frac{1}{4}$	11	9
14 $\frac{1}{2}$	6 17 11	35	2 17 1 $\frac{1}{2}$	9	11	1 $\frac{1}{2}$
15	6 13 4	36	2 15 6 $\frac{1}{2}$	9 $\frac{1}{2}$	10	6
15 $\frac{1}{2}$	6 9 0	37	2 14 0 $\frac{1}{2}$	10	10	0
16	6 5 0	38	2 12 7 $\frac{1}{2}$	11	9	1
16 $\frac{1}{2}$	6 1 2	39	2 11 3 $\frac{1}{4}$	12	8	4
17	5 17 7	40	2 10 0	13	7	8
17 $\frac{1}{2}$	5 14 3	41	2 8 9 $\frac{1}{4}$	14	6	8 $\frac{1}{4}$
18	5 11 1	42	2 7 7 $\frac{1}{4}$	15	6	3
18 $\frac{1}{2}$	5 8 1	43	2 6 6	16	5	10
19	5 5 3	44	2 5 5 $\frac{1}{2}$	17	5	7
20	5 0 0	45	2 4 5 $\frac{1}{4}$	18	5	3

EXAMPLE.—A property bought at 16 years' purchase of the net income will pay 6 $\frac{1}{2}$ per cent., i.e., 16 years' purchase is equivalent to 6 $\frac{1}{2}$ per cent.

EXAMPLE.—To purchase a property to pay 5 per cent., multiply the net income by 18 years and 2 months' purchase, i.e., 18 $\frac{1}{2}$.

CHAPTER IX.

DRY OR DAMP POSITIONS.

THE most important point in considering the purchase of a property, or of a site upon which to build a residence, is its position.

In wet seasons a low lying position, and especially a valley, is not only very uncomfortable from a residential point of view, but very unhealthy, for there is constant evaporation, and one is, therefore, breathing a humid atmosphere, which is very deleterious to health.

Many persons have an impression that a gravel soil is the acme of perfection, and yet how mistaken is this idea. Consider a deposit of gravel lying in a bed of clay. As an analogy, take a basin and fill it with gravel ; then fill it up with water, and stand it in the open. What happens ? A few days of occasional sunshine evaporates all the water. Now, if this was a district instead of a basin, all the persons living in that district would have had the damp evaporation passing through their lungs,

producing lassitude, lowness of spirits, and general debility.

Compare gravel under such circumstances with chalk. The chalk deposits are deep, and their porosity is such that they can absorb any amount of moisture.

There are no more healthy positions for residence than the chalk hills of Hampshire — say, around Basingstoke and Winchester.

I append the opinions of a few eminent climatologists on this subject.

“Where there is a tendency to cancer, let the patient be removed to the high dry sites. Cancer does not thrive on a high dry soil; the essentially chalk county of Hampshire is remarkably free from cancer, and we find throughout the whole of England the districts situated on the chalk hills are the healthy or low mortality districts.”—Dr. HAVILAND.

“Dryness, a free circulation of air, a full exposure to the sun, are the material conditions to be attended to in choosing a site for a residence. Of all the physical qualities of the air humidity is the most injurious to human life, and therefore, in selecting a situation for building, particular regard should be had to the circumstances which are calculated to obviate humidity in the soil and atmosphere.”—Sir JAMES CLARK, *on Climate*.

“A chalk subsoil is remarkably porous — so

much so, indeed, that no artificial drainage is required, neither are there any ditches or water-courses. The whole of the pluvial waters pass off by infiltration. The great porosity of the sub-soil, and the quickness with which the moisture dries up after rain give great dryness to the atmosphere.”—Dr. KEBBELL.

“ In chalky districts the air is cool and dry, and the bracing exhilarating nature of its effects upon the body corresponds with the pleasing sensations that are excited in the mind by the transparent sky and the cheerful smiling richness of the landscape so usually observed in such districts.”—Dr. FRANCIS, *on Change of Climate*.

The conclusion, therefore, is that a dry soil at a high elevation is the most healthy and the most desirable, because, in the place of lassitude, it produces exhilaration of spirit, which makes life worth living.

CHAPTER X.

ON LANDSCAPES.

THE Royal Geographical Society recently listened to a lecture by Dr. Herbertson on "Landscapes." He said that the study of landscapes was at once fascinating and useful, yet very little attention was given to it. That ordinary guide books devoted pages to buildings, pictures and museums, and yet contained scarcely anything of the landscapes through which travellers passed.

Many thanks to Dr. Herbertson for drawing public attention to the subject, for what is more inspiring than a broad, diversified landscape, with its ever-varying changes caused by reflection of clouds, changes of weather, changes of season, changes of cultivation, etc., which brings an ever-present enjoyment to all those who have a soul of appreciation.

CHAPTER XI.

LAND AS A LUXURY.*

ONE of the definitions of Luxury given in the Century Dictionary is "That which is delightful to the senses"—and whether it be a delight in tasting, touching, smelling, hearing or seeing, it is a luxury.

A purchaser of land has an object in his purchase—it may be income, or occupation, or speculation, or luxury.

If he buys for income, he must not be too particular to insist on beauty ; if he buys for occupation he must make the basis of value a correspondence between the advantages the property possesses, and his requirements. If he buys for speculation he must consider the prospective results by development whether it be in minerals, or ground rents, or anything else ; but if he buys for luxury he must regard it then from an æsthetic standpoint—and by æsthetic, I mean "The theory or philosophy of taste ; the science of the beautiful in nature and art."

* This chapter appeared in "Land : its Attraction and Riches."

In a small country, especially like the British Islands, the principle of æsthetics should obtain as much in Nature as in art. If an owner of a beautiful art landscape is content to pay hundreds of pounds sterling per foot of canvas, why should he object to pay tens of pounds sterling per acre for the more magnificent (because real) landscape in Nature which lies before him? He sits in his chair, and on one side he sees the beautiful painted landscape hanging on his wall, and on the other side he sees through his window the beautiful natural landscape of his broad acres. Some may say that the picture requires no "keeping up," but I reply that even if the land is not profitable, the "keeping up" of the worst has some compensation of value, equivalent at least to the "keeping up."

Is there any comparison from an æsthetic point of view between a low lying, heavy clay flat in Essex and a high lying, light soil, well timbered undulation of the Surrey Hills? The first may yield more gold, but the second will yield more beauty, and a purchaser must determine in choosing land what his object is in its possession.

When at the Syston Library sale (in December, 1884) £3000 was paid for a Mazarin Bible, not so useful as one which could have been bought for three shillings, and enormous prices were paid for other books, the purchasers gratified their desire for luxury.

When Meissonier's picture (twelve inches by nine) of "Napoleon the First in the Campaign of Paris," was sold (in June, 1882,) at Christie's rooms for 5800 guineas (£6080), *i.e.*, £56 per square inch, the purchaser gratified his desire for luxury.

When in 1890 Meissonier's picture "1814" sold for £34,000 sterling, the purchaser gratified his desire for luxury.

When a purchaser paid £22,120 for the picture of Millett's "Angelus"; when £23,440 was paid for Murillo's "Conception of the Virgin"; when £7350 was paid for Turner's "Grand Canal"; when £10,605 was paid for Gainsborough's "Duchess of Devonshire"; when £7200 was paid for Ruben's "Venus and Adonis"; when £9975 was paid for Gainsborough's "The Sisters"; when £10,395 was paid for Boucher's "Madame de Pompadour" (and such instances could be extended indefinitely), these purchasers all gratified their desire for luxury.

When in 1890 one of the Rothschilds purchased an historic clock in Paris for 840,000 francs (about £33,600 sterling), he gratified his desire for luxury.

When some time ago a client of mine sold a park hack for 1100 guineas because of its perfect symmetry, the price was paid to gratify a desire for luxury.

When in December, 1891, at the sale of Admiral Spratt's old coins by Messrs. Sotheby

and Co., a Richard II. farthing was sold for 4 guineas; an Edward V. groat sold for £5 7s. 6d.; a Richard III. half-groat sold for £7 17s. 6d., etc.; the purchasers all gratified their desire for luxuries.

So we might extend the list in examples of old china, and various articles of virtu; but the facts mentioned will suffice to enable me to enforce my point that articles of luxury must be paid for at their proper value; whether it be choice food, or choice drink, or choice pictures, or choice land, the value of luxury must be considered, and assessed, and paid for.

The broad acres of the British Islands are not so broad as to be indefinite; the limit to them is very real—a few hundred miles in any direction determines their boundary; and when we consider that the richest people of the earth are located upon them, and the richest metropolis the world has ever seen is its centre of life, we recognise at once the reason why in the past such high prices have been paid for its choicest parts. I submit that as regards the future in proportion to the commercial prosperity of our country, and in proportion to the rich colonial, continental, and other persons who come to it to settle, so will æsthetic acres be valued at æsthetic prices.

To give an illustration of æsthetic acres from my personal experience I will refer to an estate in

"Wild Wales," which I once had for sale, and ask who, with any taste for the majestically picturesque, would not in estimating its value take into account its beauty as well as its usefulness?

The estate comprised the magnificent Moel (mountain) Hebog, a portion of the very summit of which forms a part of it. This majestic mass of country rises up by the side of Beddgelert. Near by is the celebrated Pass of Aberglaslyn, one of the most romantic bits of scenery in the British Islands. At one part the stream runs through two precipices which rise to some 700 feet. The entire district is an unbroken succession of mountains and valleys, of magnificent contour and dependencies. I regret my inability to give that graphic touch of representation which would make a reflective mind picture faithfully its claims to that profound admiration which none who can really value natural beauty and who visited the original, could fail to yield. Lakes, tarns, pools, rivers, rivulets, streams, rills, cataracts, waterfalls, cascades, mountains, hills, peaks, passes, plains, precipices, tors, slopes, declivities, crests, coombes, dingles, exposed bluffs, secluded dells, ridges, knolls, gullets, islets, nooks, caves, craggy pastures, plantations, wild tracts, cultivated enclosures, fertile valleys, and almost every form of change into which the earth's surface is phenomenally or commonly disposed are perceptible in the views

obtained in this exceptionally favoured part of the remnant of ancient Britain. Every portion commands views of great variety according to the aspect of vision chosen. The views range from the sublimity and severity of grandeur, embracing a continuity of mountains, down to the picturesque simplicity of the details of some pretty waterfall and its surroundings. I will describe one view as it presented itself to me piece by piece in my ascent of another part of the estate adjoining Snowdon, and this will represent something of an average of the whole, although the view from the Moel Hebog is in some respects even grander, as it rises to an altitude of 2566 feet, whereas this portion only rises to 2032 feet. From the very base it is exquisite. It embraces ponderous masses of indistinct interminable mountain in all directions, but discloses the details of the near bases, and the beauties of the valley, which from the summits are not apparent. The lovely Gwynant Lake is sufficient of itself to give a charm to any domain ; it is well known, and as well appreciated for its great boating and fishing attractions. The valley has some rich pastures, offering a marked contrast in their emerald green to the darker colours of the uplands. Opposite is a bold, distinct hill, covered with pine trees (referred to below as a "black lump.") Along the valley courses the well-known salmon and trout River Glaslyn, which forms a boundary. Along

the base of the Pine Hill and its adjuncts are residences and grounds, well-kept cottages, and the village school. The lower portion contains some extensive plantations, amidst which are beautifully blended some very bold rocks, extending over a wide area, and jumping through them are mountain streams, the silver heads of which are now and again demonstrated. The ascent of the mountain is somewhat tiring, but the views which it reveals of itself, as well as of the whole circumference of vision, well repay the effort of the climb. The land is well watered by mountain streams, taking their rise in some mysterious hidden fissure, whence they trickle out, and growing in volume they develop into cascades, waterfalls, cataracts, and rivers. The little rill flows out, meandering on, reaching a rock, over which it falls, dashing itself to drops in silver spray. Again it gathers together and is lost to sight, whence, emerging, it finds a cleft, through which it tumbles in cascade, and pursues its downward course, reaching a level plateau, where it describes a tortuous form, and by its pent up strength forces a passage up hill, returning in gentler force, until by a headlong dash it acquires a momentum which produces a grand display of power over a broad expanse of rocks, tearing on, ever and anon exposing a silver crest as it comes into contact with some obstruction, against which it shatters itself into foam

and hastes away. Reaching some narrow defile it drops as a cataract into the pool below, and thence emerges wide and broken, repeating all the forms of water eccentricity, with its perpetual chants on its course down a steep mountain side, until it is lost in the Glaslyn River. From all parts of the ascent the view is remarkable. Standing out against a clear sky, the mountains beyond the valley stretching away as far as human vision can depict, are objects of exceptional beauty. Hills rise out of hills, hills around hills, hills upon hills, hills of every form and size, making in the aggregate a mass of mountains, not having a tame, gradual slope, but the whole interpenetrated by such irregularities of hill, ravine, precipice, and declivity, as with the varied clothing of fir or larch, heather or grass, intermingled with rocks, varied with different hues, and acted upon by the diversities of shade and brightness by the passing clouds, presents a picture the effect of which can never be accurately painted in words, but which when once fully gazed upon may ever after be understood. A ray of sunshine will illumine one peak with a golden coronet, while all around is dark. The play of light and shade upon the physical features of such a country affords a combination and alternation of the rarest beauty. The views from some part of this estate would possibly rank amongst the grandest in the British Islands.

But views must be viewed. I can easily imagine a pretending purchaser driving up to the land and looking up the mountain side, and return denouncing my description as invention ; but if he will don some hob-nail boots and walk over it for several hours, as I did, he will admit its accuracy. The mountains seem to interlace one another, one peeping behind another, then again a higher peering over its head, and so on and on to the right hand and the left, stretching away into the vague distance. The summit is reached at last, it rises to a sharp rock, beyond which is seen the gigantic monarch Snowdon, with its breast appropriately draped in streaks of ermine (snow). Between the breast of Snowdon and our peak other summits form a kind of semicircle, revealing one extended precipice, at the foot of which the land shelves down to a lake in the depression. The view reaches on the south-west side to the mighty Atlantic, where vision is lost, except when arrested by shipping bound to the distant regions of the earth. The shore is marked by the town of Portmadoc. Then inland, stretching away along the eastern horizon, is the great gathering of mountains, not in a chain of continuity, but in all the grand diversity of an aggregation of independent sovereigns. Nearer to us, at the base, shines out the Gwynant Lake, like a well-set jewel, and above on the right what appears to be a "black lump," which with a

dazzling sun is indefinable. On the north-east beyond Llanberis Pass, arise the Glyders. Snowdon keeps the north, while towards the west Moel Hebog stands. Then, completing the compass, the eye looks down upon another part where the house is, though two miles off or more, as the bird flies, and in the line of sight is the pretty village of Beddgelert.

Who would not estimate these magnificent acres of land and water as a something worth securing?

Luxury applies to land-owning as much as to any other owning. The beauties of Nature should be estimated at their fair and reasonable value, and the growing appreciation of the æsthetical will influence the prices to be paid for the beautiful in Nature as well as for the beautiful in art.

CHAPTER XII.

TOWN AND COUNTRY.

MANY persons of both sexes regard it as incumbent upon them by the unwritten laws of custom and etiquette to spend several months of their year in London. There is excitement and pleasure in the gaieties of dinner-parties, balls, theatres, operas, and social functions, but with some the interest soon flags, and they pine for the country, with its clear, brisk, invigorating air, its grand nature-pictures on all sides, its melody of song-birds, its wide lawns, its gardens of bespangled beauty, its pleasant hum of rural sounds, and its freedom from the constraints of town. It is true they can get a canter in Rotten Row, but it does not equal the gallop of the country. Then for both sexes there are shooting, hunting, fishing, riding, walking, golf, cricket, and other diversions, as well as occasional dinner-parties, balls, and other social gatherings, arrived at perhaps by a long enjoyable drive or ride. Some would fain make their stay

in town shorter; but the laws of *ton* are inexorable, and so they remain. The late hours in vitiated air take the roses out of their cheeks, and leave a sallow complexion, with a tired aspect of feature.

And yet there are some persons who reside permanently in towns when they could live in the country. They look upon blank walls, soot-begrimed houses, muddy or dusty streets, and have to endure the barrel-organs, and all the discordant yells which make up the sum of London street-life.

Truly, there is no accounting for taste, but I do think that a more serious reflection upon all the *pros* and *cons* of town and country advantages would lead to the conclusion that residence in the country offers greater benefits than residence in town, and also that the country resident should purchase the property he occupies, and use some of his money in the purchase of a few English acres, for reasons already given in the foregoing pages.

CHAPTER XIII.

BUSINESS PREMISES AND FACTORIES IN RURAL DISTRICTS.

MANY large firms of printers and other business men have of late years removed to premises in the country. Upon this subject a paper was read by Mr. Herbert T. Scoble, at the Surveyors' Institution, on the 23rd of November last, in which he said:—

“ The most successful appeal will be made to the manufacturer, if it can be shown to him that the costs of production will be materially lessened by establishing his factory in the country. No one item alone would, as a rule, serve to demonstrate the advantage to be derived by the suggested change of habitat, but the number of small economies to be effected, coupled with the actual savings on large outgoings, will clearly indicate that if he wishes to keep abreast of the times he must move, and that right speedily. The land on which the buildings will stand is cheap or the rental is low,

and the rates the manufacturer pays are, in consequence, less, as the local rates are probably lower, and the rateable value much less. Ample space permits of workshop design giving light and air, the economical application of motive power, the provision of most useful yards and room for extension of premises. A ground floor factory needs no expensive and unnecessary hoisting, etc., of goods, and if carefully designed can be relied on to entail but a minimum of handling both of raw material and finished products, insurance premiums will be greatly reduced, and a lower trade union rate of wages already prevails in the country. Increased efficiency in labour may be expected, for the country factory must needs be a more healthy place in which to work, and the attention paid nowadays to heating, ventilation, and the admission of daylight will be duly rewarded by the greater staying power of the hands employed. It will also be possible when making so far-reaching a change as a migration to rural districts to discard antiquated methods and machinery in favour of the most modern equipment.

* * *

“The chief result is that the manufacturer will be able to produce more cheaply. Less costly goods will compete in the home, colonial and

foreign markets with a greater measure of success, and it follows that in many cases business will increase. A more certain and quicker execution of orders can be relied on, as the factory will be capable of turning the work out more smartly and will be practically independent of help from sources outside."

CHAPTER XIV.

ADVANTAGES TO THE WORKERS

MR. SCOBLE states :—

“ In what respects will the workers at a suburban or rural factory be better off than their town brethren ? Stated briefly, their homes will give superior accommodation at less cost, a garden or an allotment will be obtainable affording healthy recreation and bringing in a substantial return ; the time wasted and the money spent in travelling daily to and from work will be saved ; the chief meal of the day will be taken with the family. The physical powers will be improved by better conditions of existence at home and at work, and the fascination of the public-house will vanish as the various clubs, etc., and the vastly improved home life will be more attractive.

* * *

“ A house to himself, which may be truly called ‘home,’ a garden or an allotment where pleasure and profit are combined, and the perpetual enjoy-

ment of sunlight and pure air, present a happy contrast with the lot of the town worker. Tram, train, or cycle place the artisan within reach of the amusements of town, and he has the satisfaction of knowing that his children are better off physically and morally in the country, than cooped up in some tenement building with only a paved yard to play in (and even then with flights of steps first to be negotiated) or in rooms whence they are turned into mean streets for their recreation.

* * *

“The death rate and infant mortality rate in many districts of London and other towns are far too high, and the body politic suffers in consequence. The total ‘time’ lost through illness in any year is a very large amount (estimated figures have often been quoted), and this loss to the community is due in great part to unhealthy conditions, which will not obtain in country factories and villages.”

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CHAPTER XV.

AMERICAN LAND BUYERS.

I HAVE read the biographies of more than 2000 Americans who have been eminently successful in the acquisition of wealth, and have found that men of every calling in life have made investments in lands. Many have accumulated large fortunes by buying and selling land alone.

I have selected some names which are most prominent, some of them being enthusiasts in the possession of land, so as to convey some idea to the minds of my English readers of the opinion held by our American cousins upon the question of land buying.

Many of the wealthy families in America to-day owe their wealth and their position to the foresight of their fathers or grandfathers, who bought lands at prices and in positions which were certain to increase in value, and the increase in some cases has been far beyond any possible expectation—thus prairies have become cities, and wild tracts have

become gold mines. All the mineral products of the earth, including oil, have yielded up many millions of dollars to a one man owner in very numerous places.

In the following selected list I have been compelled to use the strictest brevity for want of space.

I am fully aware that some readers will say that in a new country like America opportunities exist for making money in land buying which are impossible in England. I would ask such persons to reflect that in the extensions of hundreds of towns in England within the last few years considerable fortunes have been made and others inherited by enterprising development, and by the natural increase of value.

The population of England and Wales in 1801 was 8,892,536, in 1851 it was 17,927,609, and in 1901 it was 32,526,075. Consider what this enormous increase of population means in its effect upon the value of land for residential purposes. The population of England and Wales had increased 3,524,550 in the one decade between 1891 and 1901, and is still increasing.

To purchase lands lying close to towns is a prudent investment for one's children. If it produces very little income at present, it is better than life insurance for the large increase which will one day result.

MICHAEL JOSEPH ADRIAN, born June, 1826, a cigar manufacturer, who, as soon as he had made sufficient savings, began buying unimproved local land and building on it. He has been very successful. He is now a large owner of freehold estates.

JOHN ANDERSON, born in 1812, died in 1881, was a merchant in New York, who invested the income from his business in freehold estates ; and a great appreciation in the value of property with the growth of the city brought him a fortune of several millions.

WALLACE C. ANDREWS, president of the New York Steam Company, began life on his father's farm in Ohio. His country life gave him physical vigour. When coal was discovered in the Mahoning Valley he invested his savings in exploration for coal, and in the purchase of land possessing mines. During the petroleum excitement he made money. He bought several coal mining companies and sold them at an advance, and in time he, with his brother, became the largest miners of coal in the State. They bought large areas of land, which were taken by the Hodding Valley Railroad and its connecting lines, and made a fortune, but it was largely done by the investment of outside capital, and by re-investing borrowed money rapidly. Mr. Andrews was also one of the promoters of the original great Standard Oil Company.

CHARLES ARBUCKLE, a coffee importer, who died in 1891, added much to the attractions of Brooklyn by operations in freehold estates.

JOHN ARBUCKLE was president of the Royal Horse Association, a syndicate owning ranches in Wyoming devoted to horse breeding.

OLIVER HAZARD PERRY ARCHER retired from business in 1873, and has since become a large owner of freehold properties.

ROBERT H. ARKENBURGH added to his fortune by judicious investments in local freeholds.

HERMAN OSSIAN ARMOUR, member of the celebrated firm of Chicago packers, was the son of a sturdy farmer of remarkable force of character. The sons, brought up on a farm, had vigorous healths and strong constitutions. At their abattoirs in Chicago thousands of animals are slaughtered every day. Their business is so great that they give employment to upwards of 15,000 persons, and by their auxiliary branches to some 300 more.

PHILANDER BANNISTER ARMSTRONG, born in 1847, owns the largest almond orchard in the world, there being 34,000 almond trees upon a ranch of 1015 acres, with a total of 70,000 fruit trees, including figs, oranges, olives, peaches, apricots, cherries, pears, prunes, nectarines and lemons.

AARON ARNOLD, a life insurance president, bought freehold land in what, time back, was

Upper Broadway, which increased enormously in value.

JOHN JACOB ASTOR, "the greatest merchant of his time and founder of one of the most conspicuous families in America, was born at Waldorf, near Heidelberg, Germany, July 17th, 1763, and died in New York City, March 29th, 1848."

He traded in furs, employing many Indians in trapping the wild animals. He founded Astoria at the mouth of the Columbia River in 1809. He made large sums of money in his various tradings, and **what helped him to the acquisition of great wealth was the fact that every year he invested two-thirds of his earnings in freehold property. He accumulated \$20,000,000 principally through his purchases of freehold property.**

JOHN JACOB ASTOR, the third of the name, and son of William B. Astor, died in 1890. He, too, invested largely in freehold property.

WILLIAM WALDORF ASTOR was born in 1848. He is the well-known enterprising proprietor of the *Pall Mall Gazette* and the owner of the charming Cliveden Woods Estate on the River Thames. One of his biographers states : " His life has been largely controlled by the influence of two women of noble character. To his mother in early manhood he owed his ideal ; from his wife, in his maturity, he received an unfailing example of courage, charity

and good sense." Mr. Astor has shown a grand public spirit in many ways for the good of the people, and it has been said that the name of Astor "has been a synonym for honesty and high character and pure life in the history of New York."

A man of clear judgment and high character like Mr. William Waldorf Astor, whose wealth has been so largely increased by investments in freehold property, should be an incentive to others to make similar investments. It ought to be added that he was educated principally in Europe, that he was a Member of the Legislature of the State of New York from 1878 to 1881, and that he was the author of *Valentino, Sforza, etc.*

WILLIAM ASTOR, son of W. B. Astor, died in 1892. He made great enterprises in Florida, and the Government voted him a grant of 80,000 acres of land.

JOHN JACOB ASTOR, fourth son of William Astor, is a large freeholder in the Island of Manhattan.

CHARLES BANKS, a well-known capitalist, devotes his business activity mainly to freehold investments.

AMZI LORENZO BARBER, M.A., LL.B., the son of a clergyman, was born in 1843. He dealt largely in freehold estates, and when Jay Cooke's banking house failed, many property owners were obliged to sell at a disadvantage, but Mr. Barber held on to his freeholds and ultimately realized from them a

handsome profit. After this he continued his dealings in freeholds with signal success.

HENRY BARCLAY, a merchant, who died in 1865, invested largely in freeholds, principally in the lower business portion of New York City, and his sons now manage his estates.

CHARLES BARLOW, reporter of mercantile credits, invested largely in Metropolitan freeholds. He died in 1880.

WILLIAM JOSHUA BARNEY, a great grandson of Commodore Barney, of the American Revolution, acquired a fortune by buying and selling freehold properties in the West, and also in New York.

OLIVER THOMAS BEARD, who died in 1886, was a lawyer, and purchased wharves and stores now extremely valuable.

GEORGE BECHTEL, a brewer, made large investments in property, so that he became the largest individual tax-payer on Staten Island.

CHARLES BATHGATE BECK, a philanthropist, was a large landowner.

HENRY BEDLOW, a capitalist, was descended from an old family, which originally came from Holland about 1639, and his ancestor of that period was a son of Godfrey Bedlow, physician to William, Prince of Orange. Henry Bedlow bought an island in New York Harbour, now known as Bedlow's Island.

JAMES WILLIAM BEEKMAN, who died in 1877, was a landowner by inheritance, owning parts of New York City and Beekman Hill from 42nd to 55th Streets on East River, where stood the old Beekman Mansion of historic interest, as connected with the American Revolution.

JOSIAH BELDEN was a merchant, who died in 1892, was of an old family who settled in Connecticut in 1645. He had an adventurous life, but eventually succeeded, and bought a great deal of freehold property in New York and San Francisco.

MILO MERRICK BELDING is a silk manufacturer who built up a city of over 5000 inhabitants at Belding, Michigan, where he owns a large and prosperous freehold estate.

ROBERT LENOX BELKNAP was born in New York in 1848. He is a descendant of one of that name who is mentioned on the roll of Battle Abbey (1067). Another ancestor who died in 1400 was Chief Justice of the Court of Common Pleas, in the reign of Richard II., and who was a considerable landowner in Kent and Sussex. Other members of the family are mentioned in English history. The first to go to America was Abraham Belknap, who, about 1625, settled in Massachusetts. Mr. Robert Lenox Belknap inherited considerable landed property from both his parents, which he has since largely increased.

AUGUST BELMONT was a banker, who died in 1890. His father was a banker and landed proprietor.

MARCUS ABRAHAM BETTMAN, who was born in 1845, has so purchased land as to have used the oleic treasures of mother earth to have secured a fortune, for he owns no less than 850 oil wells in various parts of the United States.

GEORGE HENRY BISSELL, who died in 1884, was the founder of the petroleum industry and a large owner of freehold lands, as also his son PELHAM ST. GEORGE BISSELL, who was born in 1858, who dealt largely and very successfully in real estate.

ANTHONY JAMES BLEEKER, who died in 1884, was born on his grandfather's farm. He began life as an auctioneer and was very successful in real estate.

ELIPHALET WILLIAMS BLISS, a manufacturer of Brooklyn, was born in 1836. He is largely interested in improved freeholds and railroads.

ROBERT BORMER, proprietor of the *New York Ledger*, born in 1824, invested largely in freehold property.

JAMES CARSON BREVOORT, a civil engineer, and man of letters, owed his wealth principally to investments in freehold land, made by his father. He died in 1887. He wrote much on history, fish, bugs, and coins, and had a library in his own house of some

100,000 volumes. His collections in entomology and ichthyology are now owned by public institutions.

JOHN ULMORE BROOKMAN, a shipping merchant, was born in 1830, and was a very successful dealer in freeholds, especially in the development of Tacoma, Washington.

JOHN HAZARD BROWNING, a merchant, was descended from Nathaniel Browning, who went from England in 1645, and also commenced the well-being of his family by purchasing some land in Rhode Island from the Indians for three pounds of wampum.

GEORGE BRUCE, who died in 1866, was a type founder, and who made a fortune by type founding, and the investment of his profits in freehold property.

CALVIN BURR, merchant, went about 1847 to New York City with considerable means, which he invested in freehold property with such good judgment as brought him great wealth.

RICHARD F. CARMAN created the beautiful townlet of Carmansville on the Hudson River. He invested in freehold property, and his investments are now enormously valuable.

ISAAC F. CHAPMAN, a ship owner, invested his money in large tracts of timber land.

HORACE BRIGHAM CLAFLIN, a merchant, invested

large sums in freehold property in Brooklyn and Fordham.

JOHN H. CONTOIT was a purveyor of ice creams, by which he gained large means and invested them in freehold property, which increased enormously in value.

JACOB CRAM, a merchant, bought uptown freeholds largely, which increased enormously in value.

RAMON FERNANDEZ CREADO Y. GOMEZ was a planter who successfully owned and developed large freehold estates.

WILLIAM BEDLOW CROSBY, who died in 1865, profited by the far-seeing thoughtfulness of his father, Dr. Crosby, and his grandfather, Judge Crosby, who bought in their days a great portion of the Seventh Ward in New York City, which afterwards became of great value.

DON ALONZO CUSHMAN, whose ancestor, Robert Cushman, in June, 1620, chartered the ship *Mayflower*, which took over to America the first company of Pilgrims, and who followed them in the *Fortune* in the following November. Mr. Don Alonzo Cushman was a pioneer in developing the Chelsea district of New York, and he also created a village of well-to-do families, and built institutions.

JOHN BALTHASAR DASH, a merchant, who died in 1888, profited largely by the investments of his father in New York freeholds, in the Broadway,

Liberty Street, Cortlandt Street and Fulton Street. He also purchased property near Kingsbridge, which has grown very valuable.

JOHN DAVIDSON, a lawyer, born in 1837, is another who secured wealth by investments in New York City properties.

JOSEPH RAFAEL DE LA MAR had in early life a very rough experience; he was a stowaway, then a cabin boy, then a sailor, then a diver, then again a sailor, and then a captain. He was shipwrecked, and exposures brought unconsciousness. After various adventures he went to Idaho and bought a group of mining claims, a mile long and three-quarters of a mile wide, for a small sum, where were discovered many veins of gold and silver. He took about a million and a half of dollars worth from the mines, and then sold his interest in them for two million dollars more. A very profitable land speculation. He again embarked in buying mining lands in Idaho and Nevada, and added very largely to his fortune.

JACOB GERHARD DETTMER, born in 1845, was a manufacturer, who so invested his moneys in freeholds as to acquire an important estate.

FREDERICK WILLIAM DEVOE, born in 1828, a manufacturer, made large purchases of land from time to time.

WILLIAM PROCTOR DOUGLAS, born in 1842, son

of a gentleman farmer in Scotland who sold his lands and went to America, where he invested his capital in lands very successfully.

DENNING DUER, a banker, who died in 1891, invested largely in freeholds.

SAMUEL BOWNE DURYEA, who died in 1892, was a freeholder and philanthropist, who did much for the preservation of forests, streams and fish, and who left a large tract of land in trust for schools, churches and societies.

LEWIS EINSTEIN, a banker and manufacturer, who died in 1874, derived most of his wealth in successful transactions in buying freehold properties.

STEPHEN BENTON ELKINS, a lawyer, financier and Secretary of War in the Cabinet of President Harrison, was the son of a farmer, and was born in 1841. He made much money by his plucky enterprises in undeveloped districts, and became one of the largest land proprietors in the country, and an extensive owner in the silver mines of Colorado.

AMBROSE KITCHELL ELV, a merchant, born in 1823, successfully dealt in freehold estates.

AMOS RICHARDS ENO, born in 1810, built the Fifth Avenue Hotel (where the present writer stayed a fortnight, in one of his American journeys), at a cost of a million dollars. His investments were so well selected as to have increased enormously in value.

HAMILTON FISH, a diplomat, who died in 1893, possessed a large inheritance in freeholds through the careful investments of his father.

HENRY M. FLAGLER, the well-known oil producer and refiner, born about 1830, is the son of a country clergyman. He commenced life "almost penniless," but by hard work in various ways and by great self-denial he saved money and gradually prospered. He built the Pouce de Leon and the Alcazar Hotels at St. Augustine, in Florida, at a cost of three million dollars, and he also constructed about 600 miles of railroad in that State, and ranks now amongst the very wealthy set.

WILLIAM P. FURNISS, who died in 1871, was a merchant who invested his means in freeholds with so much judgment that the increase of population and thereby demand for property made him a wealthy man. Among his possessions was the Globe Hotel. Even before the Civil War he ranked amongst the leading property owners in New York.

PETER GILSEY, who died in 1873, a merchant, gained the greater part of his fortune by investments in freehold property.

GOELET. The various generations of this celebrated family have invested largely in freehold property. A biographer writes of Peter Goelet that he "continued the policy of investing in land and

buildings mainly in those parts of the growing city where in a few years there was certain to be a dense aggregation of buildings of the highest class." The Goelets were a Huguenot family who fled from Rochelle, France, to Amsterdam in Holland in 1621, and went to America in 1676.

WILLIAM RUSSELL GRACE, a merchant, inherited wealth through an ancestor, who possessed extensive lands in Queens County.

DAVID HENRY HAIGHT, a merchant, who died in 1876, gave up his business to deal in freeholds. He built the St. Nicholas Hotel and several other large buildings.

JAMES HOOKER HAMERSLEY, a lawyer, who died in 1872, was a descendant of William Hamersley, an English merchant, who was born in 1687, and who emigrated to America. Mr. J. H. Hamersley invested mainly in New York freeholds. His son, LOUIS CARRÉ HAMERSLEY, also a lawyer, who died in 1883, was educated at Christ Church College, Oxford, inherited about five million dollars' worth of freeholds. A biographer, Mr. Hall, says :—" His wife, Lilly W., daughter of Commodore Price, of the United States Navy, and one of the belles of Troy, New York, her native city, speedily became a social leader in the metropolis. Mr. Hamersley joined the famous 7th Regiment as a private, afterwards becoming captain in the 9th N.G., S.N.Y.

Having no children, brothers or sisters, he provided that his wife should enjoy the entire income of his estate until her death, when the entire property, real and personal, should descend to the male heirs of James Hooker Hamersley, his cousin, and in case of lack of such heirs, to charitable institutions. In 1888 Mrs. Hamersley became the Duchess of Marlborough by marriage in New York, and established her residence in England, where she spent large sums of money in restoring the ancient magnificence of Blenheim Castle. The Duke of Marlborough died November 9th, 1892, and the Duchess has since married Lord William Beresford." An ancestor, Sir Hugh Hamersley, was Lord Mayor of London in 1627. The Hamersleys have always been important persons holding high public positions and the various branches of the family own extensive freeholds.

COLONEL ALEXANDER HAMILTON, a lawyer, son of Alexander Hamilton the statesman, became rich through transactions in real estate.

ELIAS H. HIGGINS, a manufacturer, who died in 1889, was a large buyer of freeholds, not as speculations but as investments.

SAMUEL VERPLANCK HOFFMAN, who died in 1880, was descended from Martin Hoffman, who went to America from Holland in 1660 and bought land. The example was followed in the family, and

S. V. Hoffman is a landowner of considerable wealth.

DAVID HARRISON HOUGHTALING, a tea merchant, born in 1834, owns a considerable freehold estate in the City of Brooklyn.

COLGATE HOYT, a banker, born in 1849, owns and lends money on freehold estates, as also does GEORGE ALLEN HOYT.

MARK HOYT, a merchant, owns a large acreage of bark lands.

COLLIS POTTER HUNTINGTON, who died in August, 1900, was well known personally by the present writer. He ranks amongst the very great and very successful landowners, inasmuch as he had to purchase some 12,000 miles of land for his railroad purposes, besides land for his docks. The following extract from a daily newspaper will be interesting of so very remarkable a man :—

“ RAILWAY KING DEAD.

“ MR. C. P. HUNTINGTON LEAVES £16,000,000.

“ ‘ Express ’ Telegram.

“ New York, Tuesday.

“ Mr. Collis P. Huntington, one of America’s greatest railroad and industrial magnates, died suddenly at an early hour this morning at his lodge in the Adirondack Mountains.

" Death was due to heart failure, induced by over-exertion in the open air.

" Mr. Huntington was 74 years of age.

" He had gone to Pine Knot Camp, which he built in the heart of the wilderness on Lake Mohican at a cost of £50,000 to escape the extreme heat in New York.

" His wife and a party of friends were with him, and he seemed in excellent health and spirits when he retired last night.

" The body is on the way to New York, where it will be placed in a marble mausoleum in Woodlawn Cemetery, built a few years ago at great cost.

" The stocks of the various railroads which he controlled are unaffected by his death.

" Of late years no estimate of Mr. Huntington's wealth has placed it below £16,000,000.

"A MEMOIR, BY ONE WHO KNEW HIM.

" Mr. Huntington never was a boy in the accepted sense, for at fourteen years of age he had attained great stature, and was powerfully built, his muscular strength then and through life being remarkable.

" His father gave him full freedom at that early age, and the stalwart youth saved £17, and earned his board and clothing in the ensuing year.

" He worked and saved, and when twenty-one

years old started for California by the Isthmian route with £240.

" Detained on the Isthmus for three months, he neither gambled nor dissipated like his fellow gold-seekers, but speculated in merchandise, and resumed his trip with £1000.

" At Sacramento he opened a hardware shop in a tent, for timber cost 4s. a foot.

" Mr. Huntington was a wise investor, and when a cargo of bar steel was landed before the settlers needed it he bought it all for halfpenny a pound and sold it four years later for 4s. a pound.

" He accumulated a fortune, and in 1861 conceived the building of a railway to connect California with the East.

" Patiently he went to work, and overcoming apparently insuperable difficulties, first of legislation and finance, then of desert and mountain, built the Central Pacific Railway, which gave him world-wide fame.

" Steadily Mr. Huntington extended railway lines and built steamers to bring trade to his terminals. He invaded Old Mexico and the Isthmus; he bought the Chesapeake and Ohio Railway, and shortly after rode in his own carriage over his own metals from the Pacific to the Atlantic.

" At his Atlantic terminal, Newport News,

Virginia, he established a huge shipbuilding yard, which has built, and is building, battleships.

"A few weeks ago he began work on a new armour plant which was to rival the Carnegie works.

"After consolidating all his railroads into the Southern Pacific Company, he recently acquired absolute control of the vast system, and died the master of over 12,000 miles of railway, of great steamship lines, and of innumerable enterprises.

"In his triumphant march to millions he spared no one in his path and crushed rivals relentlessly. He was hated by many Americans, who denounced his methods that sometimes sought success by any means.

"He ventured into the Stock Market, but Jay Gould speedily drove him to cover, and he stuck to railways thereafter.

"His daughter married a Continental Prince, and returned to his marble house on Fifth Avenue, which is one of the most magnificent structures on that thoroughfare of millionaires."

Mr. Huntington's step-daughter and only child married Prince Hatzfeldt some 14 years ago. The Prince and Princess are stated both to be very fond of the country, and are residing at Draycott, Lord Cowley's Wiltshire seat, which they have taken on a long lease.

DAVID HUNTER McALPIN, an eminent manufacturer of tobacco, resolved from the first day his business began to prosper, that he would invest in freeholds, and he became a very large owner in New York and elsewhere. He owns the Alpine block on the Broadway, besides his large establishment in West 23rd Street, and considerable property in residential districts.

JOHN WILLIAM MACKAY, whom the present writer knew personally in New York, was the famous "Silver King." His lands were in Nevada, through which the famous Bonanza lode of silver ran. From the principal mine he extracted in gold and silver one hundred and fifty million dollars' worth. It was his immense discovery of silver, which began in 1875, that led to the starting of bi-metallic agitations in all countries, where many people were interested in keeping up the price of the metal.

WILLIAM H. MAIRS, a manufacturer, born in 1834, was the son of a Scotch Presbyterian clergyman who went from the north of Ireland to Saratoga county about 1790, but his maternal ancestor was Jan Frause Van Hussam, a Hollander who went to America in 1645. He bought the Claverack lands, on which the City of Hudson now stands, from the Indians for 500 guilders of beavers. When W. H. Mairs' business had brought him a fortune he invested nearly all of it in freehold property.

DARIUS ODGEN MILLS, banker, whom the present writer knew when once staying in New York, is descended from an ancient family who went to America before the Revolution. He is a considerable owner of freehold property in land, in gold, silver and quicksilver mines and industrial enterprises in California, also in freehold property in New York.

JOHN PIERPONT MORGAN, the eminent banker, whom the present writer also knew in New York, was the son of Junius Spencer Morgan, banker, and was descended from Miles Morgan who went to America from Wales in 1636. Mr. Morgan's father was a partner in the great banking firm of George Peabody, the philanthropist, which is one of the largest banking houses in the world, and is now known as J. S. Morgan & Co. Mr. John Pierpont Morgan was born in 1837, and was educated at Colleges in America and Germany. He inherited a large property from his father, although he has made a larger one by his own exertions.

JOHN DAVISON ROCKEFELLER, one of the founders of the great Standard Oil Company, was born in 1839. He gradually worked his way up to the great millionaire which he is, his lands containing immense oil deposits.

JACOB ROTHSCHILD, a merchant, born in 1843, was a considerable freeholder. During the depression

from 1874 to 1879 many wanted to sell and few had the courage to buy land or house property. He could see that the growth of New York City would revive values, and so he invested largely in building lands and buildings in the best streets, and his good judgment repaid him handsomely.

FRANCIS P. SCHOALS, a banker, who died in 1881, devoted himself to the purchase of freeholds.

THE VANDERBILTS. We have seen that Mrs. Hamersley is now the Dowager Duchess of Marlborough, and now we refer to the family of the Duchess of Marlborough, who was Miss Vanderbilt. Cornelius Vanderbilt, the great grandfather of the Duchess of Marlborough, who was born on Staten Island, March 27th, 1794, was descended from Jan Aertsen Van der Bilt, who went from Holland to America about 1650. His portrait is before the writer as he pens these lines, and a more handsome, intelligent, classical face he never saw. He was known as Commodore Vanderbilt. In 1715 a grandson of Jan and great grandfather of the Commodore purchased a considerable area of land on Staten Island. The Commodore's father devoted his fields to the growing of vegetables for the New York market, and young Cornelius used to have charge of the boat between the Island and the City, and this was the origin of the Staten Island Ferry.

The Commodore was a man of great energy and courage, and equal rectitude. The biographical sketch of him by Mr. Henry Hall is exceedingly interesting and instructive, as showing the way a man of mettle and high character can succeed, for he accumulated a fortune estimated variously at from 60 to 100 million dollars, or say in pounds £12,000,000 to £20,000,000 sterling. His biographer says of him, "He was a man of great physical vigour and striking personality, six feet tall, handsome, and with clear complexion." The Commodore was succeeded by his son, William Henry Vanderbilt, who commenced life on a farm, as his father, not then recognizing the splendid business abilities which he afterwards developed, thought that occupation best suited to him. William Henry cultivated 250 acres of land, out of which he made 12,000 dollars (say £2400) a year by the sale of his produce. He soon took up larger matters and like his father became a Railway President, and wealth still flowed into the family. He was very generous, and his gifts to religious and other institutions amounted to some millions of dollars. His son was Cornelius Vanderbilt, the father of the present Duchess of Marlborough. He also was a Railway President. He was born November 27th, 1843, and died a year or two ago. He fully sustained the traditions of his family by his great abilities and high

character. On him rested the principal responsibility of directing the policy of 16,000 miles of railway. He, of course, succeeded to immense wealth, besides what he himself accumulated in his various great works. He was very generous, and largely helped religious efforts and many public institutions.

ANDREW CARNEGIE. This well-known philanthropist is an iron and steel manufacturer. He was born November 25th, 1837, and was the son of a weaver. The family went to America in 1848. Passing through the experience of various forms of effort, his first important transaction was buying a farm or oil creek for 40,000 dollars. The oil extracted yielded him in one year more than one million dollars in cash dividends. With this help as a start he went on in ventures until his interests in the Carnegie Steel Company amounted to 25 millions. Mr. Carnegie owned no less than 18 English newspapers in the interests of Radicalism. Mr. Carnegie has a cultivated mind, and is naturally of a literary cast, for he has written a large number of essays and other works, some of which have been so important as to have been translated into French, Italian, Spanish, Dutch, Japanese and other languages. One of his works on "Wealth," was reprinted, at the request of Mr. Gladstone, as "The Gospel of Wealth." Mr. Carnegie's name is known

all over the world as a man of phenomenal success and philanthropy. It will be observed that his first start towards the millions was in purchasing land. His gifts have been in millions and large portions of millions, and are very numerous.

WILLIAM H. WEBB, the veteran shipbuilder, had a most interesting and enterprising career. He built many of the famous clippers and a great variety of other sea-going craft. He invested the large sums of money he made mainly in freehold city properties.

JAY ELMER ADAMS, born in 1862, who removed from Colorado to Texas in 1890, bought much city property in San Antonio and developed the attractive suburb of Laurel Heights, the best residential part of the city. He also owns 30,000 acres in Colorado and 4000 acres in Blanco County.

FRANCIS GRANGER BABCOCK, banker, born in 1831, was very quick to perceive the value of properties offered to him. He bought extensive pine lands in Michigan and Pennsylvania, after very careful personal examination of them. Large tracts in Pennsylvania, purchased only on account of their timber, turned out to be very valuable in petroleum, and Mr. Babcock came to be known as one of the largest oil land owners in McKean County.

ANDREW JACKSON BLACKWELL was born in 1842. He fought in the Civil War and became known as

"Colonel." There is a slight strain of Indian blood in his veins. He took up public lands, pre-empted sites, and built towns. In 1864 he built the first house in Ottawa, boomed the town, and served it as Mayor. In 1882, he took up a site at what is now known as the Town of Blackwell, he boomed the district, which was a successful enterprise, and is now a very prosperous place. On account of the Indian blood in him he laid his claims before the Cherokee nation for recognition as a member of the tribe, but his claim was rejected; then he married Miss Rosa Vaught, one of the most handsome girls of the Cherokees, and thus secured recognition amongst that people. Rosa had a right to claim a portion of the domain of the Cherokees, which she exercised, and her husband thereupon laid out the City of David and started to boom it, but the Cherokees hearing that he was selling lots to persons not of their nation (an offence punishable by death), he was arrested, loaded with chains, and hidden in the woods. They tried to extort a confession by torture. After great sufferings he managed to send word to his wife, who raised such a storm of alarm and indignation that her husband was released. The Cherokees have tried to thwart his enterprises, but nothing daunts him, says Mr. Hall, his biographer, and the City of David continues to grow, and has schools, stores, and a newspaper.

DR. HENRY MARTYN CALDWELL, born in 1836, was a man of integrity and great energy, also believed thoroughly in real estate investments. He invested all the money he had saved in forming the Elyton Land Co., with a capital of 200,000 dollars, to purchase several thousand acres of land in Jones Valley, at a railroad crossing, and laying it out in streets. A town was formed and smelting works for dealing with the iron under the land. This town was a hundred miles away from any other community and contained 5000 people. Land sales were made in a single month amounting to one million dollars, and taxes on the property amount to no less than 900,000 dollars a year.

JAMES EDWARD CALHOUN, a naval officer, who died in 1889, accumulated an estate of some 25,000 acres in Abbeville County and Washington County. He also accumulated an estate of 100,000 acres in what is now known as Oconee and Pickens Counties and became very wealthy.

CHARLES CROCKER, a merchant and railroad builder, of San Francisco, owned much land on the Oakland water front and was joint owner of the Crocker-Huffman estate at Merced in California. The present writer stayed a fortnight with Mr. Huffman on this estate in January, 1891.

LEONARD RICHARDSON CUTTER, a merchant, did a large business in dealings in lands and houses. He

invested all his earnings in freeholds, which very greatly appreciated in value.

JAMES DOYLE, of Colorado, prospected for gold in 1891 and staked off a claim, and after passing through various vicissitudes became a rich man in consequence of his discovery of the precious metal.

DR. EVANS, founder of Evanston, Illinois, created a fine property by buying freehold lands and building large blocks of houses upon them.

JAMES GRAHAM FAIR, called the "bonanza king," who died in 1894, acquired lands which proved to be exceedingly rich in gold and silver, and out of which many millions' worth was secured.

CHARLES AND JOHN FARWELL, for works in Texas, received a grant of three million acres of land, which they stocked with cattle and turned to a profitable account.

JOHN FITZGERALD, contractor, of Nebraska, after making a fortune, invested in 4000 acres of land, with horses, cattle, and buildings.

GEORGE NICHOLS FLETCHER, lumberman, of Detroit, owned 75,000 acres in Michigan, 75,000 in Wisconsin, 40,000 in Georgia and Florida, and 40,000 in Canada. He bought the town site of Alpena, where 14,000 persons now live. He also owned 100,000 acres in New Mexico and 50,000 acres in Texas.

DANIEL FREEMAN, of Los Angelos, purchased a

ranch near there of 26,000 acres, on which he grew fruits and cereals. He gave six dollars an acre for the land and sold half of it in 1886 at 25 dollars an acre, and in 1887 sold 11,000 acres at 125 dollars an acre. He also owns a great deal of house property.

WILLIAM GILPIN, Governor of Colorado, was engaged in many wars, and it fell to his lot to become possessed, at a nominal price, of a Spanish grant of *one million acres*. According to his right he chose them in the beautiful San Luis Valley. He sold one-half in Europe for 500,000 dollars, and the other half he kept.

RICHARD GIRD, miner and ranchman in California, born in 1836. He went in for mining and buying wild lands at the low prices which then prevailed. He sold his mining shares for 800,000 dollars and bought the Climo Ranch of 36,000 acres in 1881, and with other purchases has made it up to 50,000 acres.

SAMUEL EBERLY GROSS, of Chicago, descended from an ancient Continental family, was born in 1843, has had an enterprising and successful career in dealing in freeholds. In 1880 he created "The New City," and changed vegetable gardens into a suburb of 5000 inhabitants. He built homes for the people, accepting small cash payments by instalments. In the first year he built and sold 300

houses. He purchases rough land, lays out streets and parks, erects railway stations, public buildings, etc. He founded the town of Brookdale, transformed a prairie farm of 500 acres near Riverside into a beautiful city. He also made various other creations resulting in securing to him property worth several millions.

JAMES MCCLURG GUFFEY, of Pittsburgh, born in 1839, and whose ancestor went to America in 1738. His investments were made in lands producing petroleum oil and other natural products such as coal, gold, silver, etc., which have brought him great riches.

GEORGE HEARST, financier, of California, born in 1820, acquired large landed interests. One bold operation brought him great wealth. He got early information of the capture of Geronimo, the famous Apache Chief, and immediately bought a tract of land over the border in Mexico which hitherto could not be sold because of Apache raids. He gave 200,000 dollars for it, and it became worth several millions.

FRANK WAYLAND HIGGINS, born in 1856, is descended from an ancestor who settled in Connecticut about 1650. He deals in vast tracts of prairie and pine lands in the West, which have increased immensely in value. One of his properties paid a royalty of 300,000 dollars in one year.

JAMES MADISON HOYT, LL.D., a lawyer, bought large tracts of suburban lands which brought most profitable returns.

JAMES FREDERIC JOY, LL.D., of Detroit, a lawyer, bought lands and promoted railways with much success.

CAPTAIN MIFFLIN KENEDY, descended from a Huguenot family, bought lands until he had acquired 242,000 acres, which he sold in 1882 for 1,100,000 dollars. He afterwards formed a Company which owned 765,000 acres, and became rich.

CAPTAIN RICHARD KING, known as "The Cattle King of Texas," died in 1885. He invested all his profits in more land. He owned 600,000 acres in Nueces County, 650,000 acres in the adjoining County of Cameron, 25,000 acres in Duval County adjoining and 85,000 acres in Tom Green County. At one time cattle thieves infested the district, and Captain King and Captain Kenedy cleared the country of them.

JAMES LICK, founder of the famous Lick Observatory, died in 1876. He invested his money in City Building Lots, in large tracts of land in Placer County, and in the whole of the Island of San Catalina of 50,000 acres off Los Angelos. He left great wealth, which was principally bequeathed to public works.

HENRY MILLER, of California, known as the

"Cattle King." He was a member of the famous firm of Lux & Miller. Miller began without means as a butcher's assistant, but he saved money and prospered until he began buying tracts of low-priced lands in California, Oregon and Nevada. He and his partner purchased in all some 800,000 acres.

DAYTON SAMUEL MORGAN, a manufacturer who died in 1890, and whose ancestor went from Wales to America in 1607, was a large investor in country and city lands.

SAMUEL ALFRED MUNSON, financier, who died in 1881, invested in coal lands in Pennsylvania and developed coal mines largely.

DANIEL T. MURPHY, a merchant of San Francisco who died in 1885, became a very rich man through land buying and cattle raising. At one time he owned no less than 6,000,000 acres in Durango, Mexico.

GEORGE WILLIS PACK, a lumberman born in 1831, invested in large tracts of valuable pine forests. He was descended from an ancestor who went to America in 1664. He lived in the wild forests and tells many tales of his experiences with men and beasts.

POTTER PALMER, a financier of Chicago (whose ancestor went to America in 1629), retired from business in 1867 and invested his fortune in free-hold property, which brought an immense revenue.

FRANCIS PALMS bought farming, timber, and mineral lands in Michigan and Wisconsin, which brought him a fortune of about 5,000,000 dollars.

EDWARD BURT PERRIN, M.D., born in 1839. Dr. Perrin made a large fortune through his purchases of land. He bought 40,000 acres of fruit land in Fresno County and planted five colonies there. In Arizona he owns about 260,000 acres, and also the Baca grant of 100,000 acres, and the Babacomorie grant of 130,000 acres, and owns considerable live stock.

ALEXANDER RAMSEY of St. Paul, Minnesota, born in 1815. In company with another made a treaty with the Sioux Indians, and bought from them 40,000,000 acres of fertile land, which he opened up for settlement. In the same year (1851) he held a council with the Chippewa Indians for the famous Red River Valley, now the greatest wheat district in the world, but this treaty was not ratified and the cession was not made till 1863.

HIRAM SIBLEY, financier, died in 1888. Russia once offered to sell Alaska to Mr. Sibley for 750,000 dollars, but he did not purchase. He invested in the United States in several hundreds of farms and other land property.

ASA MEAD SIMPSON, shipbuilder, born in 1826, bought 27,000 acres of splendid fir lands and built saw mills, etc.

THOMPSON SMITH, lumberman, died in 1842, commenced from his start in life to invest his savings in land. He purchased immense tracks of white pine lands in Michigan, and his mills in Duncan were the largest in the state—in fact the whole town of Duncan practically belonged to him.

ASA TITUS SOULE, manufacturer, who died in 1890, invested mainly in lands in Kansas, where at one time he controlled a whole county.

JOHN SOUTHWORTH, financier, who died in 1877, invested profitably in pine lands.

LELAND STANFORD, first President of the Central Pacific Railroad, was one in conjunction with Huntington, Crocker and Hopkins, who pledged their private fortunes to pay for the labour of 800 men for the first year in the construction of the line. He bought a ranch of 7500 acres in Santa Clara Valley, California; a ranch of 55,000 acres in Vina, of which 3575 acres were cultivated as a vineyard; the Gridley wheat ranch of 22,000 acres in Butte County, besides a large amount of town freeholds.

ISAAC STEPHENSON, lumberman, spent every dollar he could save in buying timber lands and eventually acquired several hundred thousand acres of forest lands in Michigan and Louisiana.

EDWARD WILLIAM VOIGHT, brewer, born in 1844, bought land at 7000 dollars, which increased in value to 80,000 dollars. A purchase of 11,200 dollars

grew into value of 100,000 dollars. A river frontage he bought in 1881 for 21,000 dollars is now rated at 250,000 dollars, and two farms which he bought in 1884 and 1886 for 70,000 dollars he has since refused 600,000 dollars for. He has since also bought 600 acres at the head of Grosse Isle.

JABEZ BUNTING WATKINS, lawyer, born in 1845, explored a region in Louisiana, and received a gift of 2,000,000 acres partly covered with timber. This property is now estimated to be worth many millions.

BENJAMIN HENRY WISDOM is a very large and successful owner of an enormous number of town lots as well as extensive tracts of ranches.

THEODORE FRELINGHUYSEN JACKSON, a lawyer, born in 1830, owns considerable freeholds in the 18th Ward of New York City.

EDWARD SAUERVILLE JAFFRAY, a merchant, died in 1892, was a large owner of real estate. Also HARVEY KENNEDY, a capitalist, who died in 1889. FRANCIS SHERWOOD KINNEY, born in 1839, owns extensive freeholds in New York City; his property in Broadway alone has grown to be worth 1,500,000 dollars.

FRANCIS W. LASAK, a merchant, who died in 1889, invested in freeholds in New York, Westchester and King's Counties, which have increased in value *more than ten times their original cost*, and

have brought him a fortune of several millions. WILLIAM BEACH LAURENCE, a lawyer, who died in 1881, possessed much real estate in the Broadway, New York, and in the Murray Hill district. JAMES LENOX, founder of the Lenox Library, who died in 1880, bought freeholds in various parts and gained a fortune of several millions by the increase of value. Amongst his possessions was a farm between what is now Fourth and Fifth Avenues near 72nd Street, which, after 1864, he divided into city lots. He founded the Lenox Library at a cost of 2,000,000 dollars. EDWARD FRANCIS LINTON bought large tracts of land in the 26th Ward, and in four years built over 400 houses.

FREDERICK MARQUAND, a merchant who died in 1882, invested most of his means in New York freeholds.

COURTLANDT PALMER, a merchant, sustained heavy losses in a year of panic and emerged with only a very small capital—this he used in dealing in freeholds until he became wealthy, owning much property, not only in the Eastern but in the Western States.

TREVOR WILLIAM PARK was a member of the firm of lawyers, Halleck, Peachy, Billings & Park, and who made a speciality of land titles which drew them into investments in lands and mines which yielded fortunes to them all.

ELEAZAR PARMLY, the "father of American dentistry," died in 1874. Dr. Parmly was of English Puritan descent. He studied dentistry in Paris and London, from which he derived a large income, which he shrewdly invested in New York freeholds during the period of greatest municipal growth, and his property became very valuable.

FOSTER PETTIT, a capitalist, invested his money in freeholds in Brooklyn.

CHARLES PRATT, a merchant who died in 1891, invested his surplus income in freeholds.

FREDERIC PRENTICE, president of the Prentice & Excelsior Brown Stone Company, made extensive purchases of timbered lands which were suitable for slab and black walnut timber. After clearing the lands he sold it successfully to settlers. He still owns other lands in large areas very valuable for lumber, coal and oil.

ROBERT BARNWELL ROOSEVELT, a lawyer and banker, born in 1829, is a very large owner of freeholds.

ALBERT S. ROSENBAUM, a merchant who died in 1849, owned important freehold properties.

JOHN HUNNAN SHERWOOD, a merchant, made a fortune through buying and selling freeholds.

WALTER SIMPSON, a pawnbroker, born in 1837, invested largely in real estate.

WILLIAM TILDEN, a manufacturer, who died in 1869, was largely interested in real estate.

WILLIAM WATSON, a merchant who died in 1877, invested nearly all his profits in freeholds in the City, the growth of which increased them largely in value.

GEORGE WEST, a manufacturer, born at Bradnitch, in Devonshire, England, in 1823, became a man of mark in the United States, was successful in business, and bought mining lands in the West as well as other freehold properties.

ALBERT TREDNAY WHITE, a merchant born in 1846, did a great business in furs, and invested largely in real estate.

SAMUEL WOOD, merchant, who died in 1878, made large investments of his profits in freehold property.

JOHN SHERLOCK YOUNG, merchant and financier, made large profits out of land dealings. BRUNAH S. ABELL, who died in 1888, was a large owner of freeholds in Baltimore, and built many houses. ALEXANDER JOHN ALEXANDER besides wealth derived through his brother's investments in land, made a fortune through his own dealings in freeholds. FREDERICK LOTHROP AMES invested about six million dollars in Boston freeholds. BENJAMIN AVCRIGG, who died in 1893, was a large investor in real estate which increased greatly in value. ELI AVLSWORTH, merchant, judge and banker, invested largely in freehold property. JOHN JUDSON BAGLEY, a

manufacturer, who died in 1881, was largely engaged in real estate ventures. HENRY PORTER BALDWIN amassed a large fortune in manufacturing boots and shoes which he invested in freehold property. PHILETUS SWIFT BARBER, a merchant, who died in 1893, realized handsome profits on his operations in freehold properties. A. C. BARSTOW, who died in 1894, after having made a fortune in business as a manufacturer, invested in freeholds. WILLIAM BARTH, who went to America in 1851, foresaw the great future of Denver, invested in freeholds, which, through the constant rises in value, brought him considerable wealth. PHILIP BECKER, a merchant, invested profits in freeholds. PHILO DANIEL BECKWITH, a manufacturer, born in 1825, invested some of his profits in freeholds, which grew into great value. LUTHER BEECHER, a merchant, who died in 1892, greatly increased his fortune by investments in freeholds.

EDWARD L. BONNER, a merchant, born in 1834, has been very successful in his dealings in freeholds. JOHN W. BOOKWALTER, a manufacturer, has invested largely in farming lands in Illinois and Nebraska, and has a 20,000 acre sheep ranch at Missouri Creek. EDUARD BREITUNG made such successful investments in freeholds around Marquette and Negaunee that when he died in 1887 he was worth more than 2,000,000 dollars. PETER

BRENT BRIGHAM very successfully invested his savings in freeholds, as also did CALVIN BRONSON, a manufacturer; and also HENRY FRANCIS BROWN, born in 1838, a financier. Also SAMUEL RITTER BROWN, a financier, who bought some freeholds which advanced in value to half a million.

WILLIAM BUCKNELL bought and sold suburban lands, and erected buildings, and so created wealth. THOMAS OLIVER HAZARD PERRY BURNHAM, bookseller, born in 1814, was helped to become rich through dealings in freeholds. JAMES CULLANAN acquired extensive freeholds which turned out prosperously. JOHN T. DAVIS, a merchant of St. Louis, who died in 1894, was so impressed in favour of the growth of his city that he invested several million dollars in freehold properties therein.

CHARLES WESLEY CANNON, a pioneer of Montana, born in 1836, invested largely in real estate and mining lands. LEONARD CASE became wealthy through dealings in real estate. GENERAL LEWIS CASS, of Detroit, got wealthy through buying lands at Detroit in the early days. ALEXANDER JOHNSON CASSATT, a civil engineer and railroad manager, made a considerable fortune by dealings in land.

FELIPE CHAVES, a banker of Belen, N.M., son of the late Governor of New Mexico, has done well by buying lands. JAMES CHENEY, a lawyer, of Fort

Wayne, made a fortune through the rise in value of his lands. RICHARD CHUTE, of Minneapolis, transformed an unoccupied wilderness into civilization with a very prosperous result. CRAWFORD W. CLARKE, merchant, of the firm of Cox & Clarke, cattle raisers, owns 40,000 acres in Kern and other counties, besides his share in 100,000 acres in California, etc., owned by the firm. KERSEY COATES got rich through aiding the resources of Kansas City. SILAS B. COBB, merchant, confined his operations to land dealings and buildings in Chicago. ABNER COBURN and his partners, lumbermen, bought 450,000 acres of timber lands and 60,000 acres in the West.

JOSEPH SPENCER CONE, who died in 1894, had an adventurous life, and after many ventures turned his attention to land buying, which he sold for 12,000 dollars, and bought 16,000 acres near Red Bluff, and then increased his purchases till he had secured about 100,000 acres, which brought him riches. Col. ARTHUR LATHAM CONGER, a manufacturer, spent his money in Chicago building lands, which brought him a fortune. JAMES WHEATON CONVERSE bought lands which grew into value of more than ONE MILLION DOLLARS. JAMES E. COOPER, a showman, invested his profits in real estate. JOB A. COOPER, a banker, and SAMUEL CHAMPION COOPER, a lawyer, did the same.

HENRY WINSLOW CORBETT, a merchant, paid taxes on an income of 850,000 dollars of realty. WILLIAM WILSON CORCORAN, a banker, who left, at his death, besides other property, 1,800,000 dollars worth of freeholds. ERASTUS CORNING, a banker, invested in many thousand acres of pine lands. HENRY CORNELL, a merchant, did well by buying many thousands of acres in California, on which a large number of lime kilns were built. HORACE H. CREARY, a tanner, born in 1824, bought thousands of acres on which he derived much profit from hemlock, bark, oil and natural gas. ALEXANDER HENRY DAVIS invested largely in land having coal, as also did HENRY GASSAWAY DAVIS. JOHN T. DAVIS, a merchant, bought land in the City of St. Louis which paid him remarkably well.

TIME AND SPACE FAIL TO CONTINUE EVEN THE SHORT NOTICES GIVEN ABOVE, AND FOR THE FOLLOWING I MUST DO LITTLE MORE THAN REFER TO THE NAMES OF THOSE WHO HAVE OBTAINED WEALTH THROUGH TRANSACTIONS IN FREEHOLD PROPERTIES.

WILLIAM M. DERBY, financier, of Chicago; FRANKLIN GORDON DEXTER, financier, of Boston; WIRT DEXTER, lawyer, of Chicago; JOHN WESLEY DOANE, Merchant, of Chicago; and STEPHEN LELAND Dows, contractor in Iowa, all made money by buying freehold properties.

JAMES DOYLE made a fortune through the gold discoveries made on Cripple Creek in 1891. COL. JOHN H. ESTELL, born in 1840, did remarkably well by buying land. D. M. FERRY, born in 1833; CHARLES FLEISCHMANN, born in 1834; S. FOSDICK, died in 1881; S. M. FOX, born in 1821; CARLOS FRENCH, born in 1835; H. B. FRENCH, born in 1848; J. W. GARRETT, died in 1884; H. M. GRIFFIN, born in 1848; T. HAMM, born in 1826; F. B. HAYES, died in 1884; E. S. HEINEMANN, died 1896; GENGE HILES, died in 1896; N. P. HILL, born 1832; W. C. HILL, died 1890; A. M. HOLTER, born 1831; M. HOPKINS, born 1817; REVD. J. M. HOWE, M.D., a descendant of an original settler; F. JONES, born in 1832; F. A. KEENER, born in 1827; T. H. KING, born 1848; T. KINGSFORD, founder of the Oswego Starch Factory; W. S. LADD, died in 1893; J. M. LONGYEAR, died in 1875; L. LUNING, died 1890; GENERAL G. J. MAGEE; EDWARD MANNING, born 1810; W. G. MEANS, died 1894; T. MELLON (Judge), born 1813; A. C. MERRYMAN, born 1831; W. R. MERRIAUR, born 1849; R. W. MILLSAPS, born 1833; A. MITCHELL, died 1887; COLONEL C. A. MORTON, born 1839; G. MUHLHAUSER, born 1836; M. MURPHY, died in 1884; G. S. PEPPER, died 1890; H. B. PERKINS, born 1824; E. S. PIKE, a descendant of one of the original settlers; J. S. PILLSBURY, born in 1828; D. PINGREE, died

1863; O. POWERS, born in 1812; J. PRATT, born 1814; S. A. QUALE, died 1890; GEN. C. M. REED, died 1871; SETH RICHARDS, died 1895; J. M. RICHMOND, died 1834; R. A. ROBINSON, born 1817; C. ROSE, died 1877; H. W. SAGE, killed by Indians in 1838; T. L. SCHURMEIER, born 1852; GEN. W. H. SEWARD, born 1839; W. SHARON, born 1821; P. W. SHEAVER, died 1891; J. SKINKLE, born 1815; ALFRED SMITH, died 1886; GERRITT SMITH, E. G. SPAULDING and H. C. SPAULDING; EDWARD FALLIS SPENCE, died 1892; L. M. STEWART, said to be a descendant of Charles II. and Nell Gwynne; J. W. STICKLER, born 1814; E. H. STOKES, born 1824; N. STORY, born 1838; ABNER TAYLOR, born 1829; H. P. UPHAM, born 1837; DAVID WARD, M.D., born 1822; E. B. WARD, died 1875; W. G. WARDEN died 1895; JOHN WENTWORTH, LL.D., stood 6 feet 6 inches, and called Long John, died in 1888; J. McM. WESTCOTT, born 1834; J. B. WHITE and M. M. WHITE; J. C. WILLARD, born 1820; G. W. WILLIAMS, born 1820; W. S. WOODS, M.D., born 1840; A. W. WRIGHT, born 1822; W. C. YAWKEY; and many, many others, all acquired wealth through the purchase of land.

INHERITANCES.

Many Americans were born to wealth through the increase in the value of freehold property which

had been purchased by their fathers or grandfathers, amongst whom may be mentioned:—

JOHN JAY, a lawyer, who inherited valuable freehold in the City of New York. Also EUGENE KETELTAS who inherited extensive property on the east side of New York. SHEPPARD KNAPP, a merchant, born in 1839, owns lands which have been handed down from father to son through successive generations. THOMAS LORD, a merchant, inherited considerable freehold property in the business portion of New York, which afterwards rose to a high value. HOPPER STRIKER MOTT, born in 1864, succeeded to large family estates which were originally purchased from the Dutch in 1642, and confirmed by the English in 1667. Portions of the lands form what is now the Sixth Avenue, New York City. JORDAN LAURENCE MOTT held similar farm lands which grew into valuable New York streets. HENRY EVELYN PIERREPONT inherited a large amount of freeholds in Brooklyn, and wild lands in the northern part of New York State which greatly increased in value. BENJAMIN ROBERT WINTHROP became possessed of large estates through the wise investments of his father. WILLIAM HOLT AVERELL inherited extensive lands in the West which grew greatly in value. JOHN QUINCY ADAMS, lawyer, inherited 500 acres of valuable land judiciously bought by his father. HERBERT A. BEIDLER, born in 1861, inherited a large

estate of freehold city property, principally on the west side of Chicago around Madison and Halstead Streets. HENRY CORDES BROWN inherited some Freehold land of 10 acres, and he continued to deal in such property that he now pays taxes upon his estate of more than 350,000 dollars a year. GENERAL BUCKNER inherited freehold shops in Chicago which he improved, and sold part of, for half a million dollars.

THE NUMBER OF AMERICANS WHO ARE WEALTHY TO-DAY THROUGH THE PRUDENT INVESTMENTS IN LAND MADE BY THEIR FOREFATHERS, ARE TOO NUMEROUS TO REFER TO, AND THE ABOVE FEW INSTANCES MUST SERVE SIMPLY AS EXAMPLES.

I have observed in the biographical sketches of Americans that many men can trace their descent from well-known ancient British and Continental families. These sketches also reveal how fond the Americans are of a small farm or country homestead where they can have the advantage of pure air—and this accounts for so many splendidly grown men amongst them.

CHAPTER XVI.

LAND, AN ARTICLE OF VIRTU.

AND what is an article of virtu? The Century Dictionary (published by the *Times* newspaper), the present great authority, alters the spelling from "vertu" to "virtu," and states that it means "excellence; a love of the fine arts; a word used chiefly in the phrase "article of virtu"; an object interesting for its precious material, antiquity, etc."

What is more interesting, more precious, and of greater antiquity than land? Every other object, such as gems, enamels, etc., falls into insignificance in comparison with the brilliant magnificence of some of the choicest broad acre domains of England.

I go then straight to the point, and say that the gems of English residential landed property should be bought, not for their intrinsic, but for their æsthetic, value.

In the small area of our England, with its ever

largely increasing population and wealth, the picturesque sections possessing some of the greatest attractions land can offer are gems indeed, and should be purchased as other gems are purchased, not for income, but for ornament and for pleasure. Of course, it is of no more use to talk of the pleasure of possessing diamonds to a man who finds no pleasure in locking up thousands of pounds in the purchase of them, than it is to talk of the pleasure of possessing a beautiful estate in the country, large or small, to a man whose soul is centred in town life and in the personal adornments which town life requires of its votaries; but there are many men who really love the country for its own sake, for the numerous benefits and pleasures it yields, and to those I suggest that they should regard the acquisition of a country property as an article of virtu, as much as the town man regards his diamonds and other valuables of a similar character.

The town man does not expect any interest on his purchase neither should the country buyer expect any interest on his. It has been said that persons who buy gems, diamonds, pictures and various nick-nacks, whether for personal ornament or to be locked up in cabinets, buy with a hope of selling again at a profit; if this is so then I reply that the buyer of an æsthetic estate has the same opportunity.

It has in the past been the custom to say of land,

“What will it pay?” To this question I submit that the payment in kind, of pleasures and advantages to those who appreciate them, is profit enough, and if rightly estimated, a very large profit.

CHAPTER XVII.

THE ADVANTAGES OF BEING COUNTRY BRED.

Most men of mark in England have either been born or bred in the country—and as an authority for this statement see Dr. Smiles' "Life and Labour," which gives many names of such men who became eminent.

Many well known country bred men who had to pass most of their lives in towns *retained their great longing for the country, and got away to its quiet solitudes whenever opportunities existed.* Amongst whom were Sir Hugh Middleton, who brought the New River to London, Metcalfe the road maker, Edwards the bridge builder, Brindley the canal maker, Smeaton, Rennie, Talfourd, George Stephenson, Professor Henslow, Buffon, Wiccliffe, Luther, Knox, Loyola, Latimer, Wesley, Oliver Cromwell, Washington, Professor Alexander Murray, James Ferguson, James Hogg, Sir

Benjamin Brodie, Jenner, Dr. Arnold of Rugby, Wordsworth, Sydney Smith, Carlyle, Goldsmith, Sir Walter Scott, Shakespeare, Shenstone, Cowley, Cowper, Burns, Thomson, Ruskin, Coleridge, Sir Francis Drake, Dr. Beddoe, and hosts of others. Dr. Farr said, "The nearer people live to each other, the shorter their lives are." Dioclesian, Horace, Virgil, Cato, Lucilius, Scipio, Lord Bacon, Daniel Webster, Pitt, Wilberforce, Dr. Whateley, Gladstone, Hobbes, and others too numerous to mention, but these are referred to as illustrations sufficient to prove the general desire for a country life.

CHAPTER XVIII.

THE FOSTERS AND GLADSTONES AS EXAMPLES.

VERY naturally do some men turn to the possession of broad acres when they have accumulated wealth, especially those who have known the charm of a country life when young, though it may have been only in a cottage. Take as an example Mr. John Foster, the famous manufacturer of Queensbury, in Yorkshire. When quite young he was employed on his father's farm, and when he grew older he learned the art of worsted manufacture by which in the course of years he prospered so much as to have secured a very considerable fortune, and then he turned to the acquisition of land. He purchased Hornby Castle, near Lancaster, a fine landed estate which was one of the ancient possessions of the Stanleys, whence a Stanley of Hornby went out with his retainers to the battle of Flodden Field in Scotland, the great decisive battle between the

English and the Scots, which was fought on September 9, 1513, when there fell on the Scots side King James, an Archbishop, two Bishops, two Abbots, thirteen Earls, fifteen Lords and Chiefs of Clans, five Peers' eldest sons, the French Ambassador, and names of the gentry so numerous that there were few families of note in Scotland which did not lose one of its members, and some had to weep the death of all—of the Scots there fell a total of 10,000 men. Turner, the artist, painted several views of the scenery around Hornby Castle, and Dr. Whitaker said : “The noble windings of the river, the fruitful alluvial lands upon its banks, the woody and cultivated ridge which bounds it to the north-west, the striking feature of Hornby Castle in front, and, above all, the noble form of Ingleborough, certainly form an assemblage of features not united to compose any rival scenery in the Kingdom.” Mr. Foster bought adjoining lands, so that the extent of the present Hornby Estate is more than 5000 acres, and his two sons bought also the Egton Estate near Whitby, comprising more than 13,000 acres.

Take again the Gladstone family, who were merchants of Liverpool. History informs us :—“John Gladstone & Co. opened up trade connections with all parts of the world. They had ships constantly plying between Liverpool and Russia,

with which country they did a very large business. In course of time they also were enabled to extend their operations to India and China, their firm being the first to send out a private vessel to Culcutta, after the extension of the East India and China trades beyond the limits of the East India Company's monopoly.

All this time Mr. John Gladstone was not neglecting his interests in Liverpool, but while his trade with foreign nations increased, he contrived to make many valuable investments in land and house property, all of which proved very fortunate speculations. He thus became the possessor of property in Liverpool, Seaforth and elsewhere, which in course of time doubled and trebled itself in value.

CHAPTER XIX.

EXAMPLES OF BREATHING IMPURE AIR.

IN occasionally visiting my only brother, a Lancashire Rector, I have been struck with the appearance of those operatives whose occupations are in hot, closely confined factories, and those workmen whose lives are passed on the land in the open air. The factory workers are pale, short, and haggard looking, whilst the farm labourers are well-developed and have the appearance of splendid health and strength. No more forcible example could be found of the difference between town and country life.

As an evidence of the effect of breathing each other's breaths in a closely confined space, I will refer to an extreme case—the unfortunate persons who some years ago were shut up in the Black Hole of Calcutta. The suffering induced was the intolerable irritation caused by the inspired air. The sensation was described as if the face were held over a vessel of hartshorn. Within two hours after the

incarceration, out of the 146 persons imprisoned 50 died, and next morning only 23 remained alive, and nearly all of them suffered from putrid typhus, of which many of them died. This of course is an extreme case, but it explains the principle at work in the Lancashire case I have just mentioned.

The late Sir Benjamin Ward Richardson, F.R.S., M.D., said, in his "Diseases of modern life," "confined air becomes definitely poisonous and disease producing, and that charged with the emanations of those who are worst fed and most exhausted by work or by disease, it gains in intensity of power for the production of disease." "Devitalized air finds its entrance into human habitations. It is this air in our over-crowded towns and cities where there is no vegetation to revivify it, which we distinguish as something so different from the fresh country air that streams over meadow and forest. It is the breathing of this air that makes the child of the close town so pale and lax and feeble, as compared with the child of the country. It is this air that renders the atmosphere of the crowded hospital so deficient in sustaining power. It is this air that gives to many of our public institutions, in which large numbers of our poorer, ill-clad, uncleansed masses are herded together, that 'poor smell,' as it is called, which is so depressing both to the senses and to the animal power."

CHAPTER XX.

AMERICAN REFERENCE TO ENGLISH LANDOWNING.

RALPH WALDO EMERSON, one of the United States' most brilliant authors, writes in his "English Traits,"* in the chapter on "Aristocracy," that which follows below :—

" In evidence of the wealth amassed by ancient families, the traveller is shown the palaces in Piccadilly, Burlington House, Devonshire House, Lansdowne House in Berkshire Square, and, lower down in the city, a few noble houses which still

* This volume was presented to me on "December 24th, 1862," by E. W. Emerson, son of Ralph Waldo Emerson. He is now the well known Dr. Emerson. I find a memo which I wrote in a fly leaf thus—E. W. Emerson and C. F. Dowsett were passengers together on the "Orizaba" s.s. from California, September and October, 1862, to Acapulco, thence across the Isthmus of Panama to Aspinwall and New York, and on that passage Emerson promised Dowsett one of his father's works, and in accordance with that promise sent this volume to Dowsett in England.—C. F. D.

withstand in all their amplitude the encroachment of streets. The Duke of Bedford includes or included a mile square in the heart of London, where the British Museum, once Montague House, now stands, and the land occupied by Woburn Square, Bedford Square, Russell Square. The Marquis of Westminster built within a few years the series of squares called Belgravia. Stafford House is the noblest palace in London. Northumberland House holds its place by Charing Cross.* Chesterfield House remains in Audley Street. Sion House and Holland House are in the suburbs. But most of the historical houses are masked or lost in the modern uses to which trade or charity has converted them. A multitude of town palaces contain inestimable galleries of art.

"In the country, the size of private estates is more impressive. From Barnard Castle I rode on the highway twenty-three miles from High Force, a fall of the Tees, towards Darlington, past Raby Castle, through the estate of the Duke of Cleveland. The Marquis of Breadalbane rides out of his house a hundred miles in a straight line to the sea, on his own property. The Duke of Sutherland owns the County of Sutherland, stretching across Scotland from sea to sea. The Duke of Devonshire, besides

* This has long ago been pulled down and Northumberland Avenue occupies the site.—C. F. D.

his other estates, owns 96,000 acres in the County of Derby. The Duke of Richmond has 40,000 acres at Goodwood, and 300,000 at Gordon Castle. The Duke of Norfolk's park in Sussex is fifteen miles in circuit. An agriculturist bought lately the island of Lewes, in Hebrides, containing 500,000 acres. The possessions of the Earl of Lonsdale give him eight seats in Parliament. This is the Heptarchy again : and before the Reform of 1832, one hundred and fifty-four persons sent three hundred and seven members to Parliament. The borough-mongers governed England."

" These large domains are growing larger. The great estates are absorbing the small freeholds. In 1786, the soil of England was owned by 250,000 corporations and proprietors ; and in 1822, by 32,000. These broad estates find room in this narrow island. All over England, scattered at short intervals among ship-yards, mills, mines, and forges, are the paradises of the nobles, where the livelong repose and refinement are heightened by the contrast with the roar of industry and necessity, out of which you have stepped aside."

" The English nobles are high-spirited, active, educated men, born to wealth and power, who have run through every country, and kept in every country the best company, have seen every secret of art and nature, and when men of any ability or

ambition, have been consulted in the conduct of every important action."

"The upper classes have only birth, say the people here, and not thoughts. Yes, but they have manners, and, 'tis wonderful, how much talent runs into manners :—nowhere and never so much as in England. They have the sense of superiority, the absence of all the ambitious effort which disgusts in the aspiring classes, a pure tone of thought and feeling, and the power to command, among their other luxuries, the presence of the most accomplished men in their festive meetings."

These extracts explain that many families amassed wealth or added to their wealth by the purchase of land.

It must be remembered, however, that since the agricultural depression which commenced at the end of the seventies, many large estates in Great Britain have been reduced in size through portions having been sold, for since that period there has been a great desire on the part of the public to acquire land, and its diffusion has extended year by year, as witness the records in the newspapers of sales in large and small portions in all parts of the country. This, however, helps our argument that there is a growing desire to buy English acres.

CHAPTER XXI.

WATER FROM THE CHALK.

THE following are extracts from the sixth report of the Commissioners appointed in 1868 on the Domestic Water Supply of Great Britain :—

“ Of all water-bearing strata the chalk is perhaps held most in favour for the sinking of deep shafts and boreholes. This is no doubt due both to the abundant supply of water which it is capable of furnishing and to the facility with which the operations of boring and sinking in it can be accomplished.”—p. 99.

“ Chalk is an excellent filtering and cleansing material for water, and whilst it absorbs a larger proportion of the rainfall than does any other stratum, the water is again yielded to deep wells in a condition of freedom from organic matters not surpassed by the water from any other geological formation.”—p. 101.

“ The deep well waters from the chalk rank amongst the best and most wholesome with which

we have become acquainted. They are almost invariably colourless, palatable, and brilliantly clear."

—p. 102.

"The chalk constitutes magnificent underground reservoirs, in which vast volumes of water are not only rendered and kept pure, but stored and preserved at a uniform temperature of about 10° C. (50° F.), so as to be cool and refreshing in summer, and far removed from the freezing point in winter. It would probably be impossible to devise, even regardless of expense, any artificial arrangement for the storage of water that could secure more favourable conditions than those naturally and gratuitously afforded by the chalk, and there is reason to believe the more this stratum is drawn upon for its abundant and excellent water, the better will its qualities as a storage medium become."

CHAPTER XXII.

COBDEN.

THERE is a singular coincidence between the lives of Mr. Cobden and Mr. Chamberlain as regards the alteration of our Fiscal policy, that calls for notice.

I will briefly refer to Cobden's position. He lived between the years 1804 and 1865. He was born at a farmhouse near Midhurst, in Sussex, and his family had been resident in that district for many generations, engaged in trade and agriculture. Through family reverses his education was somewhat neglected. He began life as a commercial traveller, and was a great reader and thinker. He became connected with a manufacturing firm in Lancashire and succeeded so well by his ingenious inventions that his share in the profits one year amounted to from £8000 to £10,000. He engaged himself largely in politics and wrote upon them, which writings received much attention in the United States. He went to New York in 1835 and then on to Canada. He continued his literary

pursuits after his return to England, and then travelled in Egypt, Turkey and Spain. This, with his numerous writings, brought him great notoriety. An Anti-Corn Law League was formed at Manchester, of which Cobden was the leader.

When he first spoke in the House of Commons he, like Disraeli, was greeted with jeers, but this did not in the least disturb him, for he was convinced of his cause, and he soon became acknowledged as a foremost debater. Sir Robert Peel attributed to Cobden, before the House of Commons, that he (Cobden) was the cause of the success of the measures which brought about the repeal of the Corn Laws. Influential persons in France, Prussia, Austria, Russia and Spain, invited him to go to those countries to speak upon the subject which was next his heart. He said, "*I feel that I could succeed in making out a stronger case for the prohibitive nations of Europe to compel them to adopt a freer system than I had here to overturn our Protection policy.*" Thus his object was like that of Mr. Chamberlain. Cobden's desire was for the abolition of protection and for the establishment of Free Trade, not for England only but for all Europe, and if I understand Mr. Chamberlain's position correctly he is not aiming at Protection for England but for Free Trade amongst all the European countries, and to accomplish this he finds

that it is necessary to protect ourselves against the unfair system which now prevails, whereby we give foreigners every facility for trading free of onerous duties, whilst they impose liabilities which handicap us unmercifully. If we use protective means, other nations may see the advantage of Free Trade all round, and thus the aim of Cobden and Mr. Chamberlain would be accomplished.

Cobden visited France, Spain, Italy, Germany, and Russia, and in his absence there was in England a General Election, and he was returned for the West Riding of Yorkshire, and also for Stockport.

Cobden was a strong advocate for peace, and although the public mind was much perturbed by the idea of Louis Napoleon's descent upon England he resisted the popular feeling, and thus lost the popularity which his advocacy of Free Trade had won for him, and he became then "the best abused man in England." He lost his seat in Parliament, and retired to his farm in Sussex, but soon after paid another visit to the United States, and during his absence he was returned, unopposed, for Rochdale. Lord Palmerston offered him a seat in the Cabinet, which he refused, and he then went to France and had a long audience with Napoleon urging the adoption of Free Trade. He there had interviews with the French Ministers, but no conclusion could be arrived at. He was then asked

by the British Government to act as its Plenipotentiary in conjunction with Lord Cowley, the Ambassador in France, but the French Protectionists were too strong for them. He, however, succeeded in establishing a better feeling of amity between the two countries, and Lord Palmerston offered him a baronetcy, which he declined. Indisposition caused him to go to Algeria in the winter of 1860, and his weakness of bronchial irritation increased so that on April 2nd, 1865, he died at his apartments in Suffolk Street, London.

CHAPTER XXIII.

THE CORN LAWS.

THE first Corn Laws in this country arose to meet various difficulties and to reduce the price of corn. Transit from one part of the kingdom to another was so difficult that it caused a great variation in prices and it was sometimes cheaper to export corn to a foreign market than to carry it to inland markets where it was wanted. Export of corn, however, was prohibited during the four centuries which succeeded the Norman Conquest, except when there was an unusually good harvest, farmers carried their corn into the nearest town and sold to the consumers at whatever price it would bring.

In 1436, during the reign of Henry VI., the exportation of corn was permitted without a license if the current value of wheat fell below a fixed price, and this has been considered as the origin of the British Corn Laws. In the South-Eastern Counties the wheat growers could have sold their produce to

the Dutch merchants at higher prices than they could have obtained in their own market towns, or in London. The Act of Parliament prevented them selling abroad, and yet they were unable through lack of transport to sell at inland English towns at the prices which obtained at the best centres. In 1463, during the reign of Edward IV., an Act was passed prohibiting importation from abroad. It was only allowed to import foreign wheat if the price was above the export price of home grown wheat. Continental countries also prohibited export of wheat, and therefore we could get little, if any, from abroad.

In 1554, in the reign of Philip and Mary, the Acts passed in the reigns of Henry VI. and Edward IV. were ignored, and a similar law to that passed in 1436 was brought into force. Previous to this, in the reign of Edward VI., and also subsequently in the reign of Elizabeth, there was a decay of tillage, dearth of corn and troubles amongst the agricultural labourers in consequence. Then measures were passed to the encouragement of tillage, the extension of farms, and heavy restrictions on dealing in grain as an act of merchandise. In 1562, wheat could only be exported if raised to 10s. per quarter, but in 1570 it was permitted in particular districts by a duty of 1s. 8d. per quarter, yet even then it could be prohibited by the Government. In 1603, the

restrictions as to tillage and enlargement of pastoral farms was done away with, and wheat was allowed to be exported at a duty of 2s. per quarter, when the price was not more than 20s. Transport in England was so difficult that some parts of England often suffered from scarcity of wheat.

I can well understand this, for during a visit to Australia in 1855, the price of the carriage of a ton of flour to Friers Creek gold field, only some 100 miles from Melbourne, was £100 a ton, and I had to pay 1s. 6d. for a two-pound loaf.

In 1660, in the reign of Charles II., an Act was passed more prohibitory than the law which obtained since the days of Elizabeth. The export and import of corn were subjected to heavy duties, which considerably raised the price of corn, so that in 1663 the duties were reduced. In 1670 high duties were again imposed. In the time of William and Mary duties on export were abolished, but heavy duties on imports were continued. In 1773, Burke's Act permitted imports of foreign wheat at a nominal duty of 6d., when the price at home was 48s. per quarter, and it stopped the bounty on exports, when the home price was 44s. per quarter. An Act was passed in 1791, whereby the 6d. import duty was raised to 2s. 6d. when wheat was 50s. to 54s., and if under 50s. per quarter a prohibitory duty of 24s. 3d., the export bounty was continued, but if the price

came down to 4*s.*, export without bounty was allowed. In 1804 an Act was passed, whereby an import duty of 2*s.* 3*d.* was imposed on foreign wheat, when British grown wheat was 6*s.* or less, and the bounty on export was paid when the price came as low as 4*os.*, but wheat might be exported without bounty at 5*s.* In 1815 an Act was passed which had for its object the keeping of British wheat at about 8*os.* per quarter. In 1822 Parliament reduced the import limit at 7*os.* per quarter for wheat. In 1827 Canning introduced a system of duties which, however, failed, and in 1828 Charles Grant introduced another set on a sliding scale, which made corn dealing entirely prohibitory for merchants.

In 1822 Parliament passed an Act which admitted corn from our North American Colonies under specially favoured rates, and in 1825 allowed these Colonies to send wheat into England at a fixed duty of 5*s.* per quarter. In 1842 Sir Robert Peel carried a new sliding scale of duties, but, under the influence of Cobden and the Anti-Corn Law League, put an end to all the Corn Laws by the Act 9 & 10 Vict., c. 22, which provided that in three years, *i.e.*, on February 1st, 1849, all duties were to cease, except the nominal duty of one shilling per quarter on foreign corn. In 1860 even these nominal duties were abolished, since when

wheat and other goods have been admitted into Great Britain free of all charge, so that foreigners have been supplying our markets with goods at prices which have been very detrimental to the wages of our own labouring classes.



CHAPTER XXIV.

FREE TRADE A FAILURE FROM THE FIRST.

THE following letter is from Mr. T. Penn Gaskell, Member of the Institute of Civil Engineers, Member of the London County Council, Author of "Free Trade a Failure from the First," etc., etc.

I have much pleasure in sending you at your request a short statement of the principal points and arguments in my little book, called "Free Trade a Failure from the First," and published by Messrs. MacMillan & Co., Limited, in November last.

In order, properly, to understand the effects produced by the introduction of Free Trade into the United Kingdom during the last decade of the first half of the nineteenth century, it is necessary to look back at the condition of the country for some years previously. When the Napoleonic wars were terminated by the Battle of Waterloo in 1815, Great Britain naturally took some years to recover from

the absolutely exhausted and impoverished situation which had been brought about by these wars. However, after the lapse of 10 or 15 years marked signs of improvement became manifest on all sides. Agriculture, commerce and manufacture were prospering, as was evident from a rapid increase of population, large and constant additions to the annual exports, continuous and substantial repayments of the National Debt, and a corresponding decrease in the annual charges for interest, with a still more marked reduction in the charges per head of population.

There can be little doubt that it was these growing signs of prosperity in the early years of the reign of Queen Victoria that made Mr. Cobden and the Manchester School, to which he belonged, so anxious to see Free Trade adopted. They anticipated that the time must of necessity soon arrive when, even with good harvests, England would be dependent to a considerable extent on foreign food supplies, whilst no doubt it was also hoped that the free entry of corn from abroad would greatly reduce prices, and that manufactures would be exported to pay for the food imported. The Anti-Corn Law League was formed with the expressed object of repealing all the duties on corn. The duty on wheat was 23 shillings a quarter when the price was not over 64 shillings a quarter, with a graduated reduction in duty as the

price increased over this figure. The duties on other kinds of grain were proportionately less with very great preferential advantages to the Colonies, especially Canada, where the duty was limited to a shilling per quarter. Unfortunately for the country Sir Robert Peel, instead of bringing in a Bill to reduce the excessive duties to a reasonable figure, went in for Free Trade pure and simple. The Repeal Act was passed in 1846 and the duty on wheat was at once reduced to 10 shillings a quarter when the price was under 48 shillings, with lower duties still as the price of wheat rose above 48 shillings. In the early part of 1849 all the Corn Duties were taken off, leaving only a registration duty of a shilling a quarter on all corn. This registration duty was itself removed in 1860.

Much to the surprise of everyone at the time, the passing of the Act in 1846, produced little effect on prices, and in 1847, when the duty was entirely suspended from early in January till the end of the year, on account of the preceding bad harvest, the price of wheat was higher than it had been for many years previously. It was in fact the home harvests at the time which mainly regulated prices, about nine-tenths of the total consumption being home grown, and high freights and expensive land transit forming natural protection independently of

tariffs. The consequence of this state of things was that Free Trade at first, at any rate, did little or nothing to check the cultivation of the soil or injure agriculture.

For the first few years following the Repeal Act, trade was stagnant, until after the gold discoveries in California and Australia in 1849 and 1850 (dealt with later on), when a rapid improvement set in. Free Traders claim the credit of this improvement, but this claim it is my endeavour to confute. The 21 years from 1852 to 1872 inclusive, were years of great and continuous prosperity, succeeded by a long period of decline and reaction. Nothing therefore can be fairer to Free Traders than to select this period and compare it with the 21 years of Protection, 1826 to 1846, inclusive. We are told that Free Trade produced prosperity principally by bringing down the price of food-stuffs, and thus enabled manufacturers and workmen to produce goods under cheaper and more favourable conditions than before. In the period 1826-46 under Protection, the Gazette price of wheat on the average was 57s. 5d., whilst the corresponding price in 1852-72, was 53s. 10d., showing that the remission of a duty of 22 shillings resulted in a fall in prices of only 3s. 7d. If, however, we take wheat, barley and oats together, and the combined values of an arbitrary quantity of 18 quarters of each, we get

during the Protection period an average value of £101. 11s. 2d., and during the Free Trade period an average value of £102. 6s. 6d., showing a rise instead of a fall after Free Trade. This shows that the rise in the prices of barley and oats more than counter-balanced the fall in the price of wheat. It will be shown, as may be expected from this fact, that the increase in the cost of animal foods (barley and oats being used as feeding stuffs) after the introduction of Free Trade was very considerable and much more than outweighed the saving to consumers, arising from the lower price of wheat.

The Board of Trade returns show that from 1852 to 1872 inclusive, the average annual quantity of wheat imported was 7,050,000 quarters, so that at 3s. 7d. the average annual saving was £1,263,125 as compared with the price on the average for the years 1826-46. Now as regards animal foods, it would appear from available statistics, that prices in 1826-46, as compared with 1852-72, were 6·3 per cent. lower for beef, mutton, and pork, 22·7 per cent. lower for bacon, 16·3 per cent. lower for butter, whilst cheese, eggs, and lard were 10 per cent. lower. Taking these percentages on the various items of animal foods imported in 1852-1872, and the annual average value of which was £12,915,091, we find that there was an annual

increase in the cost to the consumer during the Free Trade period of £1,773,585. Deducting from this last figure the saving on imported wheat we arrive at a net loss to the consumer on his imported food after Free Trade of £510,460 per annum, as compared with the cost had the prices under Protection continued. If we take into account the cost of home-produced wheat and animal foods there would, during the Free Trade period, be a further additional loss to the consumer of £3,833,391, making a total net loss of £4,343,851, as compared with the average cost of the Protection period 1826-46. The population of the United Kingdom in the middle of 1862 and the middle of the period 1852-72 was 29,204,983, so that the increased cost of the rise in the price of food that followed the introduction of Free Trade, was as nearly as possible three shillings per head per annum.

Therefore, if it be said that Free Trade brought prosperity by cheapening food, my answer is that this proposition is disproved by the fact that *there was no cheapening of food for 25 years after Free Trade.*

I will now state the real causes (as I think) of that prosperity which Free Traders claim as their own.

1st—Shipping and Railways. From 1831 to

1851 (nearly all Protection years) shipping tonnage increased at the rate of $2\frac{1}{2}$ per cent. per annum compound interest, whilst under Free Trade the increase was $2\frac{1}{4}$ per cent. from 1851 to 1871, from 1871 to 1891 it was 2 per cent., and from 1891 to 1901 it was $1\frac{1}{2}$ per cent., the most rapid rate of increase being under Protection. Steam as applied to shipping was first introduced in the early years of the 19th century. In 1816 the first steam passenger boat crossed the English Channel. In 1819 the "Savannah" was the first steamer to cross the Atlantic, and in 1820 the first iron steam-boat was constructed. In 1833 the carrying of mails by steamboats was entrusted to private enterprise, the British Government having for a few years previously done this work with its own steamers. In 1838 Mr. Brunel built the "Great Western" of 1340 tons, the first steamer constructed for the trans-Atlantic service, and in 1843 he built the "Great Britain," the first steamer in which the screw took the place of paddles. It was not till after 1860 that iron predominated over wood in ship-building, or that the tonnage of steamers under construction exceeded that of sailing vessels.

As regards railways, the first of any great importance, that from Liverpool to Manchester, 30 miles in length, was opened in 1830. The next great scheme of any magnitude, the railway from London

to Birmingham, 112 miles in length, was opened in 1838. Up to the end of 1844 there had been constructed 2240 miles of railway in the United Kingdom at the cost of about £70,000,000, and an additional 3200 miles were under construction or authorised. At the time of Sir Robert Peel's Act in 1846, about 3000 miles of railway were in operation and the capital expended was about £100,000,000, whereas at the end of 1902 there were, in the United Kingdom, 22,152 miles of railway in work, and the capital expended reached the enormous sum of £1,216,861,421. Moreover at the time of repeal railway construction was proceeding at a rapid rate, 839 miles being opened for traffic in 1847 and 975 miles in 1848.

In all probability shipping and railways exercised a hundred, or perhaps a thousand times, more influence on Great Britain's prosperity than the much vaunted policy of Free Trade.

2nd—Gold Discoveries. However there can be little doubt that the most potent factor of all was that connected with the great gold discoveries in California in 1849, and in Australia in 1850. The gold production of the world from 1780 to 1840 was fairly constant and averaged only about £2,250,000 per annum. After 1840 small discoveries were made in the United States, from time to time, culminating by the California discovery in 1849.

For the 10 years ending with 1850, the average annual production of the world was £7,500,000. In 1850 came the Australian discovery, and for the 10 years ending with 1860, the average annual output of the world was of the enormous value of £27,500,000. After this there was a slight but gradual decline in the production, until it fell to about £20,000,000 in the early eighties. In 1886 the gold discoveries in the Transvaal restored the industry, and from this date there was an increase, more especially in very recent years, in the world's annual production of gold, which exceeded £63,000,000 in value in 1903, and is estimated to reach £73,000,000 in 1904. The effect of the gold discoveries of 1849 and 1850 on the trade of the United Kingdom, must have been very great, and the specific results as regards the exports of British and Irish products to the United States and Australia, were most striking, the average annual increase to these two countries being for some years after the discoveries, much greater in actual amount and enormously greater in proportion than that to all the rest of the world.

The general effect of these discoveries may be imagined from trustworthy estimates that have been made; that the world's gold coin in circulation amounted to £167,000,000 in 1850, and to £536,000,000 in 1870.

Dealing now with the question of the exports of British and Irish products, it will be convenient to divide these into three divisions, first, those to "Competitive Foreign Countries," meaning Germany, Holland, Belgium, France, and United States; second, "Neutral Foreign Countries," meaning all foreign countries not in the first division ; and third, "British Possessions Abroad." Taking quinquennial averages, and starting with 1827, we have in million pounds for the three divisions, in the order stated, $13\frac{1}{2}$, $12\frac{1}{2}$ and 11, making a total of 37 for 1827-31, and $20\frac{1}{4}$, $18\frac{1}{2}$ and $16\frac{1}{2}$ respectively, making a total of $55\frac{1}{4}$ for 1842-46, and showing an uniform increase of about 50 per cent. in the 15 years, or about $2\frac{3}{4}$ per cent. (compound interest) per annum. This was all under Protection. Under Free Trade the quinquennial averages for 1897-1901 were, for the three divisions, $75\frac{3}{4}$, $89\frac{1}{2}$ and $89\frac{3}{4}$ respectively, making a total of 255. The total increase over 1842-46 is equal to $2\frac{3}{4}$ per cent. per annum, compound interest, or the same as that under Protection. However, under Free Trade it was the third division (British Possessions) that showed the best, and the first division (Competitive Foreign Countries) that showed the worst results.

As regards imports, no Government returns are available before 1854, so that in this case Protection results in Great Britain cannot be compared with

those of Free Trade. It may, however, be useful to show by figures how Protection abroad has injured Free Trade England, by comparing the exports of British and Irish products with the imports for the same periods. As, however, a certain portion (about 12 per cent.) of the imports are re-exported, in order to get a fair comparison, such re-exports will be deducted, and the figures thus obtained are called "adjusted imports." Taking the three divisions as before, Competitive Foreign Countries, Neutral Foreign Countries, and British Possessions, the quinquennial average values of the exports in million pounds for 1870-4 were 96, 78 and $60\frac{1}{2}$ respectively, the total being $234\frac{1}{2}$, whilst the adjusted imports were $107\frac{1}{2}$, $111\frac{1}{2}$ and $71\frac{1}{2}$ respectively, the total being $290\frac{1}{2}$. For the years 1898-1902 the corresponding figures were for the exports, $76\frac{1}{2}$, $92\frac{1}{4}$, and $95\frac{1}{4}$, the total being 264, whilst for the adjusted imports the figures were 225, 118 and 98 respectively, and the total was 441. The most remarkable features of these returns are the great decrease in the exports during the last 28 years as regards the first division, or Competitive Foreign Countries, accompanied with an enormous increase in the imports, the decrease in the annual exports being £19,750,000, and the increase in the annual imports £117,500,000. This result is a clear proof of the evil of what is popularly known as "dumping,"

brought about by the heavy duties imposed by our competitors, excluding to a large extent British goods, whilst the enlarged markets they thereby obtain in their own countries, combined with the free entry into the United Kingdom, enable them to produce largely, and, consequently, cheaply.

The matter at present causing great discussion relates to the question of the advantage or otherwise of an excess of imports over exports. Imports of necessity must be paid for, but it may happen that they may be paid for in part by capital, and not altogether by goods, income derived from investments abroad, earnings of shipping, &c. It will be seen from the figures above given for the quinquennial averages of adjusted imports and exports for the years 1898-1902, that the former were £441,000,000, and the latter £264,000,000, showing an excess of imports of £177,000,000. There are certain small items that would go to somewhat reduce, and others that would slightly increase it, but the total result would be practically the same. The latest Government returns state that the income from investments abroad to be £62,500,000 per annum, but probably it would be fair to add fifty per cent. to this figure for unknown investments. Money earned abroad and spent in England, or, say in all, £94,000,000. Sir Thomas Sutherland says, that at the outside British shipping freights, &c., may provide the pay-

ment for £40,000,000 worth of imports. Putting these two figures together, we have £134,000,000 to meet the excess of imports of £177,000,000, or a total balance on the wrong side of £43,000,000. It is difficult to know how this balance is provided, but there can be little doubt that the present holdings by British investors in American railway securities, Austrian, Hungarian, Italian, Russian, Spanish bonds, &c., have been greatly reduced of late years, and probably this cause and the fact that large amounts of Continental and American money are invested in British undertakings, or in British bills and securities, may account for the mystery. At any rate the situation is far from reassuring to those who have the interests of their country at heart.

I have lengthened this statement beyond my original intention, but have left out the trade union argument, which is the strongest of all in favour of Protection against Free Trade, for if trade unionism is to be maintained, it would appear impossible that British manufactured goods can successfully compete against those made abroad, and which escape being handicapped by similar conditions. It may also be mentioned that the essence of cheapness is large production, and it would seem impossible to obtain this without protection, retaliation and preference. Another matter that has always been lost sight of by Free Traders, is connected with the fact that

the best customers for our home producers are our own countrymen, and that it is of the utmost importance that every industry in Great Britain and Ireland should be encouraged to the utmost. When the Corn Laws were abolished, the loss to the Revenue on the imported wheat was fully equal to the saving to the consumer by the reduction in price, whilst as there was no fall in the prices of other kinds of grain, there was no compensation for the loss of the duties. It is to be hoped that when the present ruinous fiscal policy of the country is discarded, as it must be, unless England is to sink to the level of the smaller European nations, that the claims of agriculture will not be ignored. Protection in France enables that country with its own production of wheat, to meet at least 95 per cent. of its home requirements, whilst Free Trade England has to obtain 75 per cent. of its wheat from abroad. French and German Protection, and the consequential large home production of wheat, has much to do with the keeping down of the world's prices, to the advantage of the consumers of all nations alike, whilst the French and German agriculturists, owing to heavy protective duties on foreign goods, find it to their advantage to spend their profits and earnings in buying manufactured goods produced by their own countrymen. Why should the policy which is

making Great Britain's rivals richer and more prosperous every day, not be applied to Great Britain itself, which, without doubt, is year by year becoming poorer and poorer?

14, Victoria Street,
Westminster, S.W.,

15th March, 1904.



CHAPTER XXV.

EXTRACTS FROM "LAND: ITS ATTRACTIONS AND RICHES," BY VARIOUS WELL-KNOWN WRITERS.

THE FOLLOWING EXTRACTS ARE FROM CHAPTERS IN "LAND: ITS ATTRACTIONS AND RICHES," WHICH WERE WRITTEN BY LITERARY AND SCIENTIFIC PERSONS OF EMINENCE IN THEIR SPHERES:—

IN the recesses of every mind, worn and obliterated by years of friction against London life though it may be, there lies concealed a sentiment that can only find adequate satisfaction in the sights and the sounds of the country; in the wide distances, the soft horizons, the scent of new-mown hay, or the melancholy odour of decaying leaves.

* * * * *

Swept along by the human tide in Fleet Street, who has not longed to be in the wild bosom of Dartmoor, hearing only the wind sighing over the

reeds, or the cry of the bittern from the rushy pool, with the horizon broken by the serrated edges of the ragged Druid Tors? Nature will rebel against the straight waistcoat we impose on ourselves and proudly wear. Man is undoubtedly a gregarious animal, but not to the extent of desiring to be a unit amongst four millions of his fellows. The amount of happiness derived from country surroundings, to one of the right temperament, is out of all proportion to the feverish diversions of life in a great town. What an ideal picture at once comes before the mind of that existence which a healthy man of competent means may make for himself in rural England! How steeped he is in unconscious poetry!

* * * * *

The country must always be the great delight of England. The chief expression of our national life in the past, in architecture and literature, must be sought there. We are justly proud of our beautiful land, but we have little reason to boast of the grandeur of our towns. The expression that the natural life has taken there is entirely utilitarian and materialistic. In the vast accumulation of brick houses, most of them mean and depressing to the senses, the deeply spiritual tendencies of the national character are hardly suspected. The

imagination seems to have had no part in their construction; aesthetically they are as meaningless as the burrows of the rabbits. But in our association with the country we have displayed, perhaps unwittingly, a taste that is the unconscious proof of our sympathy with the tender beauties of our landscapes. The old homes of the land, the low-roofed thatched cottage, the stately Elizabethan mansion, the gabled rectory of nameless architecture and doubtful age, seem almost as much a part of the landscape as the trees that cluster round them. Hence is the delightful harmony we see in all our remoter rural districts.

PERCY WHITE, Editor of "Public Opinion."

AND as time goes on, and existence becomes more crowded and more fretful, the chances are that a great many people will turn with delight to rural joys as the sole way of escape from the overtaxed existence of the town. In doing that they will be choosing the better part. That "God made the country," but "man made the town," is truer now than it has ever been, but not so true as it will be; and if many of us now sigh for rural peace, what will not be the longing for the silence of the open air a generation hence? The difference between the two lives is already sufficiently strongly emphasized.

The real delight of Nature, the true exhilaration of life, we can find only in the lanes and hedgerows, amid the reposeful silences of mead and park. The happy wight, who has the fortune, the courage, or the right temper of mind—put it as you will—to ignore the town at his pleasure, opens his eyes of a morning upon a different and an enchanted world. Instead of being choked and poisoned with smoke-laden fog, which makes the eyes to smart and the head to throb, before he is out of his bath, he breathes the ether that Nature has distilled ; where the townsman inhales lassitude and depression, he breathes in health, vigor, and exhilaration. Rising betimes, which in town is the most disagreeable and irksome of all tasks, becomes in the perfumed rural atmosphere a pure pleasure, and indeed a duty which man owes to himself.

* * * * *

A vast deal of nonsense has been talked about the dulness, and even the "misery" of life in the country in the winter ; but that kind of language can surely never have been held by any convinced lover of rural life. A winter in the country, "with old wood to burn, old books to read, old wine to drink, old friends to meet," is about as near an approach to the earthly paradise as mortal man is ever likely to attain. A walk through the winter

woods is in itself a revelation. The woods are always full of delight; but whether they are more lovely in autumn or in winter is largely a matter of taste and sentiment.

* * * *

Even in weather too bad to permit of walking, the country is (to the proper temper of mind) infinitely more endurable than the town. You may sit to read or write without the infinite disturbance of the streets—without the brown and darksome fog which is now becoming common, not in London alone, but in all great towns. It is only in the country that the fogs are still white and harmless. It is not always easy to understand why people who may live where they list deliberately choose the town in preference to the country. They fancy, no doubt, that they could not be happy away from the streets; but the fault is in them, not in the way of life which they despise. And, looked at even from the money point of view, there is commonly a balance of economy on the side of the rural life.

J. PENDEREL-BRODHURST.

HORACE himself—Horace, the polished cynic, the Anacreon and the Rochester of the Augustan age, appears to have prized his Sabine valley solely because of its superlative vines. Not as

a sculptor, not as a painter, did this poet of the golden lyre regard his rural retreat, but rather in the spirit of a Herefordshire rustic, whose orchard teems with the old fox-whelp apple, that yields a cyder in value equal to the vintages of Epernay.

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In a word, we love the country because it furnishes a mine of artistic wealth, whereas the majority of cities—if we except Rome, Florence, Oxford, Munich, and a few others—jar against our sensibilities at every turn.

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It is an education in mental-balance to listen for the trill of the skylark, perhaps the most sublime music in nature, or for the notes, now akin to the weird themes of Chopin, now to the ravishing melodies of Schubert, that issue in spring from thrush, blackbird, linnet; or the home-going diapason of the dove, or in their merrier moods, to the chirp of chaffinch or robin.

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We want some evangelist to preach the sacredness of the beautiful; to cry aloud and shout against the reckless axe, and the defacement and destruction of the relics of a better past; to preach the salvation of the goldfinch and the green woodpecker, not to mention other and rarer species.

Perhaps, when the age of thought succeeds that of incessant locomotion, when the world will have sickened of the game of Sisyphus, and people abandon the dream of being millionaires, then to live with nature and with art will become the new *summum bonum*.

COMPTON READE.

To watch the progress of one's crops gives an interest and pleasure continually increasing as experience and knowledge increase. And to walk round a farm for that purpose is generally enlivened by observing the habits of the wild animals that share with us the occupancy of the land ;—now a hen partridge pretending to be hurt in order to draw us away from her tiny brood running at our feet ; now a hawk swooping down upon his quarry ; now a stoat or weasel ; and occasionally some rare bird visitant of our island. Natural History, busied with technical classification, and derived only from books, is often a dry and tedious study ; but when to some degree of scientific knowledge is added the observation of real animal life in the fields and woods, it becomes a charming pursuit.

Judicious planting on land, suitable for the purpose, gives to the planter, in the care and observation of his rising woods, continual pleasure ; which may

be increased by the anticipation of certain, if distant, profit, to be enjoyed probably by a descendant or relative.

And the lover of field sports, possessing only a small farm, is seldom without some means of gratifying his tastes. Although his fields may have bred only two or three coveys of birds, there are generally some rabbits, and may be fishing.

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But far more important than all the pleasures above mentioned is to be reckoned the great advantage of health improved by life in the country. There cannot be a question as to the immense benefit to health from continually breathing pure air, instead of air largely contaminated by smoke, noxious vapours, and dirt of many sorts. If to pure air be added country walks and drives, and space and opportunity for a variety of outdoor exercises, it is apparent that to live in the country is one of the best means of strengthening and maintaining the health of a family, especially of one including young people.

GEORGE NORTON, M.A.

IT is a novel experience to wander on an autumn afternoon through these unbroken forests. The Scotch fir usually looks its best at this time, for the

older leaves, that have a brown, withered hue, have been cast, and the new ones developed during the summer shine with a beautiful freshness and greenness peculiar to this season. The ground in the open spaces is covered with a dense under-growth of heather, into which the foot sinks up to the knee. Under the shelter of the trees, this heather develops a variety in the colour of the flowers, from a pale pink to a deep purple or even scarlet hue, rarely to be seen on the open moor-lands. When the trees crowd together more closely the heather disappears, and in its place the ground is carpeted with thick luxuriant bushes of the bilberry and the mock cranberry, whose vivid greenness is very refreshing to the eye. In the darkest parts of the forest there are only here and there patches of green moss, shining in the occasional glints of sunlight that struggle through the dense foliage above; and in the gloomiest retreats of all, where hardly a ray of light can penetrate, and a perpetual twilight reigns around, the floor is littered only with yellow needles and empty cones that have fallen from the branches overhead, and form a dry and unchanging covering on which no brightening tint of herbage ever appears. The aromatic smell that pervades all the air is most refreshing. It stimulates the whole system as you fill your lungs

with its invigorating breath. The sanative influence of fir forests is most remarkable. Where they prevail there is no epidemic visitation; the plague and the pestilence disappear, the polluted air is deodorized, and with an effect as magical as that of the tree which sweetened the bitter Marah of the wilderness, the presence of this tree purifies the most deadly atmosphere.

For the contemplative and poetic mind there is no more impressive scene than a fir forest. It is full of suggestion. It quickens the mind, while it lays its solemn spell upon the spirit like the aisles of a cathedral. Here time has no existence. It is not marked as elsewhere by the varying lights and shades, by the opening and closing of the flowers, by the changes of the seasons, and the appearance and disappearance of various objects that make up the landscape. The fir forest is independent of all these influences. Its aspect is perennially the same, unchangeable amid all the changes that are going on outside.

Rev. HUGH MACMILLAN, D.D., LL.D., F.R.S.E.

IN the English language "The Deserted Village" is our most pathetic lament. Like the tolling of a bell, it reiterates in sad monotone the decay of the nation equally through the wealth of the

wealthy and through the poverty of the poor.
Hear it thus :—

" Ill fares the land, to hastening ills a prey,
Where wealth accumulates and men decay :
Princes and Lords may flourish, or may fade,
A breath can make them, as a breath has made ;
But a bold peasantry, their country's pride,
When once destroy'd, can never be supplied." *

And hear it again :—

" A time there was, ere England's griefs began,
When every rod of ground maintain'd its man ;
For him light labour spread her wholesome store,
Just gave what life required, but gave no more :
His best companions, innocence and health,
And his best riches, ignorance of wealth." *

CONSTANCE L. MAYNARD.

I SUPPOSE no one would question the superior healthfulness of country life. We have only to contrast the pale face and puny limbs of a little town-bred child, taken from some ill-favoured London slum, with a rosy-cheeked little rustic from a cottage door, to see at once the effect of town and country air in its most marked aspect. Of course in higher life there are mitigations, and the effect would not be quite so apparent, for the children of well-to-do

* Goldsmith, "The Deserted Village."

parents are taken from town to the seaside or elsewhere several times in the year, and thus the lack of pure air and light is in a measure supplied ; but still there remains the artificial routine of daily life, walking in crowded streets instead of joyous rambles in country lanes, growing up in the midst of society pleasures which may eventually lead to dissipated habits, instead of drinking in the pure delights which the Creator has designed to be our recreation.

There are, doubtless, thousands of people who would live in the country but are tied in town by their daily avocations, and there are thousands more who might live out of the noise and smoke of cities, but who simply know nothing of the exquisite delights of rural life. Walk through a leafy wood towards the end of May or early in June ; listen to the happy chorus of birds up in the branches ; see on all sides the marvellous variety of tints, the glow of sunlight resting on beds of anemones and blue-bells, and feel the fresh, pure breezes which seem to bring health and vigour, in this way through all the senses we are drinking in the purest enjoyment ; can a walk in a dusty street compare with such a ramble ? Autumn, with its rich corn-fields and mellow beauty of colouring ; winter with its fairy frost work and sparkling ice ; each and all the

seasons bring their pleasures to those hearts that are attuned to the sweet harmonies of Nature.

ELIZA BRIGHTWEN,
Vice-President Selborne Society.

But let us get away from men and their doings and occupations, from the farm and the labourers. Country life is not made up of these interests wholly. There is the realm of Nature around us, and we may go and hold sweet though silent intercourse with it, learning some of its secrets and making friends with its countless inhabitants. Someone has said, someone who evidently had seen too much of the arts and artifices of town life, that you find no adulteration, nor any flimsily-made things in Nature. No shoddy-dressed birds can be discovered. No painted flower discloses its sham on nearest approach. Everything is perfect and beautiful. Take a ramble in the wood in spring-time. Watch the rabbits at their play, running round and round, and crossing and re-crossing, and skipping, as though they were dancing a quadrille to the songs of the birds above. And look at those nimble little squirrels as they run round and up the trunk of that tree, dodging each other, as it seems, at a game of touch-who-touch-can. There! they see you, and are off along the boughs

and springing from tip to tip of the branches as though the trees were their highway, as indeed they are. And look at those beautiful but mischievous jays, as they gleam in the sunlight, their shaded backs and blue-touched wings glistening like gems. What a hoarse and unpleasant cry from such well-favoured birds. Ah, that cry means something in the way of news or delight. See! they have found a wood pigeon's nest and are helping themselves to the two white eggs. No doubt they are preserving the balance of Nature, though their ways seem out of harmony with the song and murmur of life around us. There is Philomel trilling a tiny lay in the sunlight. We shall not hear more than a few notes of her rippling song at this hour; but you may encourage a repetition by imitating that first plaintive note. 'Tis as though she were practising some difficult passages for performance to-night, when all other voices are silent. Just above our heads bursts out a flood of song little short of the nightingale's in beauty. It is the blackcap, and as we stand to listen, we are suddenly aware that within three yards of our feet two soft dark eyes are peering at us with wistful glance, as who should say, "Please go away." It is a pheasant upon her nest, and we would not disturb or frighten her on any account. What is that tap, tap, tap, like someone hammering

nails into wood? There it is, somewhere in yonder oak tree. It is a little bird with an elongated bill and the shape of a kingfisher—a nuthatch, busily at work culling out the insects that lie hidden in the crevices of the bark. And here is the nest of the blue tit so exquisitely fashioned in the midst of a thorn bush. Beneath our feet is a carpet of bright and varied hue, the delicate primrose and wild hyacinth set-off by the background of varied green.

Let us step down to the banks of the river or burn, and spend a time watching its inhabitants and attendants. The water as it flows along, now calm and peaceful, now tumbling over rock and rapid, now toss down the fall and throwing its bright spray like diamonds over the mossy fern-covered banks of the pool below, is full of movement and life. The ousel, the kingfisher, the dipper make sport amongst the boulders, or under the waterfall, or in the crevices of the banks. The cautious heron rises from his patient fishing at man's approach, and slowly cleaves the air as he soars on high to seek a safer spot. The water rat, more bold, runs along the bank and lets you watch his movements without concern. Here is an overhanging tree whose branches spread out above the stream. Let us take a quiet seat amongst the leaves and watch

the fish beneath. Quick of sight beyond measure the trout will see the smallest move, but up here amongst the branches, motionless, we may observe him. No sign of him at first, for he is disturbed by our movement. Presently a fine fellow comes into sight, swimming very leisurely up the stream, with nose near the surface. He is on the feed and watches every tiny speck that the stream carries down. If he likes the look of it he will rise, open his mouth and suck it in. If it turn out a delusion, such as the empty case of some fly or moth, he will disgorge at once. All this is done in a listless, lazy way, with scarce a movement of the fins or tail. But here comes floating down a may fly, not long set free from its case, with wings erect, gauze-like, and shimmering in the sun. He sees it. The listlessness is gone, and with a dart and a plunge he secures the delicate morsel. Presently a damaged bee floats by. He hurries up to it, looks it over, swims round it, looks at it again, seems irresolute for a moment, then springs out of the water and strikes the insect with his tail as he descends, thus making sure of his death by drowning before he will mouth him. Thus does our trout feed by the hour at certain times in the day, always working up a short piece of water and turning at a certain point and coming down to his starting place again; and should

a smaller fish venture upon this hunting ground he is quickly driven off and put to flight.

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Many a man who has fancied himself entirely devoted to town life, but has been forced into the country, has found out what a mistake he had been making, and how infinitely preferable the country is to the town to live in; how full of interests it is, and how those interests increase and grow, making what, after all, is the great desideratum of humanity—a little world of our own, from which we may go forth at will, and mix with others and sharpen mind with mind, and to which we may return, bringing our experiences and our knowledge, be they for better or for worse—a microcosm into which we may retire and be at rest when weary of the turmoil and strife of the world around us—a circle of interests which are not dependent upon excitement, nor upon the goodwill of others, nor upon fashion, but which spring from Nature, and may be enjoyed naturally.

HERMIT (Contributor to "The Field").

Fox-HUNTING is the oldest sport enjoyed in England at the present time. My views upon it differ from many, still I write as an agriculturist, and one who has followed the chase over the most celebrated of

all hunting grounds—the shires. Fox-hunting is becoming less popular in many parts year by year. Why? Because too many hunting men look upon it as a selfish way of enjoying themselves. Indeed, there are those who ride regardless of doing damage to crops, stock, and fences. Possibly one-half of the horsemen are not aware that they ride over fields on sufferance, hence upon a word of reproof from farmers are as likely as not to return angry words. This must not be if hunting is still to go on. Regard must be paid to rights of property, and kind words should ever be on the lips of those who follow hounds at the expense of owners and occupiers of land.

Hunting conducted as follows would shortly again become a popular sport:—Firstly, all damage done should be paid for, and that without a murmur, for surely those who can afford to keep from a half-dozen to a dozen horses at Melton, Market Harborough, or Rugby, can pay farmers for losses sustained. If every hunting man would keep one horse less in his stud he could save sufficient money to pay twice over for all damage done. A polite note should be sent to those whose land is likely to be ridden over at the beginning of each season, to ask permission for hounds to cross the fields, and at the end of each, a call from the

master of hounds, or a substitute, to thank farmers or landowners for allowing sport over the district.

JOHN WALKER.

FOR what is more fascinating than the art of angling? It tests the skill of the cleverest, it arouses the energy of the most phlegmatic, it entices into the open air, and often into the water, the most hypochondriacal, it charms the most used-up man of the world, and it so occupies the attention and engrosses the mind that the hours slip by unnoticed and a real re-creation is produced in the worn-out frame. It is well known how the late Right Honourable John Bright was recommended to try salmon fishing, when every other remedy for an overwrought mind was exhausted and without effect. He tried it and was quickly restored to health and vigour. I remember taking a very tired and worn-out man fishing with me. He was no angler and had, indeed, never attempted it before, except on one occasion. We fished on a well-known lake for trout and, as is usually the case, the neophyte came in for the best of the luck. His first fish was a game pound-and-a-halfer, and he went on in the same way. We began to fish about half-past ten in the morning and at half-past six I remarked that we must begin to think of packing up for we had a long way to

go. "What!" exclaimed he; "do you mean to say the day is over and it is time to go home!"

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And now we are off—a mixed crowd of gillies, helpers, shooters, ponies and dogs. Six guns to be divided into two companies, each having two brace of dogs and their own pony and men. "We meet at lunch by the loch at the foot of Glenvich," cries the host, as the parties divide, and each side determines to keep a steady nerve and a clear head and have the bigger bag when they meet again.

"Hie on! Don and Carlow, hold up!" and off go the setters in quest of the first birds of the season. They have not far to go. Up goes Don's head; he has struck scent, and in a moment is standing "in a straight line" from nose to tail, while Carlow espying him follows suit and backs him up. It is an exciting time, and yet coolness is everything. The dogs are so steady the birds must be very close, but no sign of them appears, until with a flutter, and perhaps a crow from the old cock, they rise and are off! A little start and then crack, crack, crack, crack, crack, crack. How many are down, keeper? Keepers are wise and do not always reply to such questions. The dogs will settle the matter. There, they have found one, two, three—and no more! Hold up again, dogs, and away over the hill-side. For some-

time they range without coming to a decided set, but at last they are steadied again a short way off, and the shooters draw towards them. But this time there is a wary old cock amongst the young brood and he has taught them tricks already. Enough for them to see the dogs so near, they will not wait for any further warning, but are up and off fifty yards ahead of the guns. Such birds will be best secured by driving; and on some moors this has to be resorted to very early in the season on account of the wildness of the grouse.

The day passes on, hit and miss, lose and find, varying luck until lunch-time when the bag is counted and it is found that twenty, thirty, forty brace have been brought down. And what an hour of enjoyment is that one amidst the heather at the luncheon. No gilded banqueting hall, no floral decoration could ever approach the wide canopy of blue sky and the delicate table-cloth of exquisite purple and emerald green set off by tall bracken and the water reeds that fringe the loch:

The afternoon passes all too soon. The dogs are changed and a new pair turned out. The birds lie closer in the heat of the afternoon sun. The sets are more frequent, for Donald has kept the best ground until now, like a wise old hand as he is, and it is the fault of the shooters if the bag does not

increase rapidly. Evening finds the sportsmen enjoying a healthy tiredness and a well-earned dinner, enlivened, it may be, with many references to the events of the day.

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September ended we reach the open season for Pheasants, and although no one thinks of entering the coverts during this month, yet there is some sport to be had, here and there, on most shootings. A few birds will be found in the roots, and, if full grown, will be bagged. Then there are the outside coverts which afford a day or two. But the big days are reserved for November and December, when the trees are bare of leaf and the undergrowth is somewhat cleared, so that rabbits can be seen and shot.

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But to see the active bunny in his most attractive state he must be met in the bracken or amongst the thickets of gorse, or lying out in the reeds and long rushy grass. In such places he offers a tempting shot to the quick gunner as he glides along amongst the stones and cover, or pops across the twenty foot rides, giving just a momentary chance at his scuttling form. A rabbit shoot in such places as these, with active and tuneful spaniels fussing about and stirring the "varmin" up, is considered by many superior

to the big day with the pheasants. And if, as often happens, there is a cry of "Mark woodcock" every now and then, the charm of the sport is greatly enhanced. For is there not something about that dreamy bird that arouses the cupidity of every shooter? It would be hard to say what it is that makes every one wish to shoot the woodcock. In some places it may be his scarceness. In others, where more often met, it is perhaps his subtle way of skimming around trees and through bushes when flushed, making a shot at him very difficult if not impossible. Or perhaps he visits the spot for but a short time, just dropping in for a few days on his arrival at and departure from these shores, and leaving again abruptly. Or possibly the company of gunners has a sweepstake on the first cock. Whether these or other reasons are to account for the eagerness to slay the woodcock let someone else decide—the fact remains.

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For sportsman and naturalist few things supply more amusement and interest than the Decoy. Here twice daily, in favourable weather, the pipes may be worked, and captures of wild fowl may be made, varying from one or two birds to one hundred. And here may be watched the mallard, the teal, the wigeon, and the other stray visitants

without disturbance. For anyone who delights to observe the ways of such wild birds, here is an opportunity to be met with hardly anywhere else. Himself unseen, the observer may spend what time he likes peering through the peepholes of the screens without fear of being discovered by the timid wild-fowl.

It seems strange, considering the amusement and profit that may be had from decoys that they are so little in use, and that so many have been allowed to fall into decay. In former years we read of fowl to the number of 5000 being taken in one decoy in one season, and though there seems to be some decrease in the number of duck, teal and wigeon that visit our shores, yet large quantities might even now be captured in well-worked decoys. In the winter of 1888, in one decoy with which the writer is familiar, more than 2000 teal and mallards were taken.

The decoy is a pond from one to two acres in extent. Around it are planted trees and bushes, and it has from one to half-a-dozen channels running from the pond into the shrubs around. It is best placed in a quiet and secluded spot within reach of sea or some estuary of a tidal river. The outside of the decoy is protected by a fence or a wide ditch. The channels that run from the decoy into the

surrounding bushes are curved and grow narrower as they recede from the main water, so that looking from the decoy, the ends cannot be seen. Over these channels are placed iron hoops upon which are spread nets. The hoops are from 12 to 15 feet high at the wide part of the channels, and decrease in size as they near the narrow end. At the end is a net, called the tunnel, which is detachable from the last iron hoop, and into which the fowl are finally driven. The whole decoy and its channels are protected from sight by overlapping screens of reed placed echelon-wise, so that the decoyman can pass behind them without being seen from the decoy, whilst he can look down the channels towards their narrow end and be seen by any birds in the channel—called the decoy pipe. Between the openings of the reed screens and joining them, on the water side, is a low reed screen of some 12 to 18 inches, called the dog jump. In the decoy are kept some tame ducks, which attract the wild fowl to the water, and often help to lead them up the pipes.

Several essential points about a decoy and its working are these. First and chiefest the wild fowl must *never* see a human being as they rest upon the waters of the decoy. Nor must they smell him. And they must never be disturbed by the sound of gun or in any other way. If they are it is

probable they will not return to the decoy for the season. In approaching the decoy care must first be taken that there is some wind stirring, and that it is kept in the right quarter. For this purpose there are several entrances to the decoy, and the different pipes are worked with reference to the wind. On entering the decoy it is usual first to peep through the nearest screen and see if there are any ducks already up the channel or pipe that it is proposed to work. Should there be any the decoyman quickly gets behind them, *i.e.*, on the decoy side of them, shows himself between the screens, and so drives them up the narrowing pipe until they fly helter-skelter into the tunnel net. This is not, however, a frequent piece of luck, nor the usual way of making a capture.

HERMIT (Contributor to the "Field").

AFTER referring to many items of Natural History, Mr. Harris says :—But among the greatest natural history charms of a country life must be reckoned the birds. We hardly know where to begin in calling attention to their attractions. The beautiful plumage of the finches, woodpeckers, and kingfishers, the graceful flight of the swallow, the wagtail, and the yellow-hammer, the exquisite song of thrush and blackbird (this last reminding us of an

old-fashioned Tory squire of portly dimensions and mellow-toned voice); the still more enchanting notes of nightingale and black-cap and garden warbler; the marvellously constructed nests of the tits and chaffinches; the softly tinted eggs of hedge-sparrow, starling, and robin; the saucy pertness of the thrush, and the all-in-earnest run of the starling as they search our lawns for food; the impudent chatter of the magpie and plebeian utterance of the jackdaw while stealing our choicest cherries; the soft "coo-coo" of the stock-dove, the solemn caw of the melancholy rook, the scream of the swifts as they sweep and swirl about our chimneys or the church tower; the lazy flight and ominous hoot of the barn owl as he flaps along the hedgerow or over the farmyard, with a thousand other bird associations which crowd across the field of memory, irresistibly draw us in feeling and desire to the rural scenes, amid which we first learnt a now undying love of "beasts and all cattle, creeping things, and flying fowl."

Charms of the country forsooth! Our wonder often is that any who have really known them can tear themselves asunder from them except under direst compulsion, and how there can be found man, woman, or child, who is without taste for the beauties, the wonders, and the ever-blessed influences coming from meadow and woodland, "banks and

braes," streamlet and riverside. Nature with a thousand voices seems calling to us, "I have yet boundless glories to reveal," and if our eyes are opened to see her wonders, and our deaf ears are unstopped to listen to her harmonies, our intellectual outlook will be daily enlarged.

W. H. HARRIS, B.A., B.Sc.

THE intellectual pleasure derived from the study of botany passes through four stages. First, there is the delight of collecting, drying, and mounting specimens, the names having been obtained by asking someone who knew them. This I would call the embryonic stage. The second is to understand the morphological structure of plants, *i.e.*, all the more conspicuous details of the floral and other parts, so as to be able to distinguish the different species by discovering for oneself their names by means of the descriptions given in technical botanical terms in a "flora," and thereby acquiring a knowledge of classification. Botanists formerly almost entirely limited themselves to this stage. A second branch is the study of vegetable tissues by means of the microscope. This is called histology.

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GENERAL SUMMARY.—To all living in the country an elementary knowledge of botany, if not to drink

deep of the well of science, is extremely desirable; as from youth to age it has its advantages and pleasures. To the child at school it is one of the best educational weapons that can be employed, if the teacher really knows how to use it rightly. To the housewife a knowledge of the composition of vegetable foods is useful, as she will then understand that cornflour, sago, arrowroot, etc., have no true nourishment whatever capable of building up the tissues of the body. The cottage gardener will know that the aconite, so common in cottage gardens, is a deadly foe to his children; the children themselves will know that they must avoid touching the bright red or purple berries of the bryony, woody and deadly nightshade and others.

Rev. Professor G. HENSLOW, M.A., F.L.S., &c.

IN another instance, and even more recently, the prospectus was issued of a company which was formed with a capital of £200,000 to purchase certain brown bread businesses. I think something like £137,000 was to be paid for them, and a list of 1400 members of the medical profession was given with the statement that they were patrons of the company. Would it be believed that these 1400 members of the medical profession were patrons only in the vivid imagination of the promoter, and that

the property to be acquired consisted only of a dirty little baker's shop whose takings were £7 per week. And yet so plausible was this prospectus that a good many thousand pounds were received from credulous investors. Thanks, however, to the timely exposure of the fraud by the *City Leader*, a journal that has rendered signal service in this direction on many occasions, the greater portion of the money found its way back into the pockets of the silly people who parted with it.

I could go on enumerating similar instances of fraud and gullibility indefinitely did space permit, but I think I have adduced enough evidence to prove, up to the hilt, my assertion that it is sheer folly for any man, however clever he may think himself to be, to expect to make a fortune out of the new companies that are offered to him at the present day—unless he is in the swim.

LEYSON T. MERRY.

I HAD just completed a rather unprofitable morning's work, and feeling despondent, I turned into a wine-bar in the City, a few hundred yards from the Royal Exchange. There I met a gentleman and we got into conversation. He told me he was engaged in bringing out a company which was to purchase a patent for manufacturing candles. The

subject interested me, and I treated my new acquaintance to several glasses of wine, as well as to numerous questions. By degrees I discovered that he was to pay the patentee about £200 for a valuable (?) invention which he was selling again to the company for no less a sum than £25,000 in cash, and a substantial number of fully-paid shares, which he said he was compelled to take, otherwise the public would not believe in the thing. After a little further conversation I found that this profitable transaction for my friend was the work of a very few days. I think six weeks at the outside. Leaving the wine-bar I reflected on the subject-matter of the conversation I had had. I considered my own position; the numerous insults and disappointments to which I was subjected in securing my advertisements, and the paltry return they yielded when obtained, and contrasted all with the glorious chances I had had expounded to me in the wine-bar. I resolved that night to have done with advertisements and to try patents. The next morning I was early at the wine-bar. As I anticipated, my acquaintance of yesterday was not long in following me. A few glasses of wine ensued and I boldly suggested the subject of a partnership. He jibbed a little, and evidently wanted the whole of his profit. I discussed the patent, asked him if

he had any statistics as to the number of candles used nightly ; put down various figures on paper for his edification, and ultimately we came to the conclusion that a partnership would not be undesirable, but that the terms upon which the company was to obtain the patent were very much too low. This was the beginning. After a good deal of haggling we came to terms, but had some considerable difficulty in getting the directors of the candle company to agree to our *terms*, and they only did so after we had somewhat modified them. The company was launched, but it was not altogether a success ; still I cleared by my first effort about £3000 in hard cash, and obtained possession of £5000 worth of fully-paid shares. These, however, I regret to say, proved valueless, as owing to the mismanagement of the company, on the part of the directors, the undertaking very soon afterwards found a resting place in an accountant's office.

Having made a beginning, and being a really energetic man, I very soon set to work with other schemes, and in one year I formed five companies for the purchase of patents, two mining companies, a bank, and an insurance company and a dressmakers' association. I am sorry to say, however, that all these concerns were not successful. I had not quite

caught the public fancy, and in two instances I was severely bitten. In fact my banking experience was decidedly disastrous, as the concern which I intended to form into a worthy successor to the Bank of England was very rotten, and it was necessary for all concerned in the matter to change their addresses late at night, as well as their names. I fear a good many of the public suffered as well as myself. I know for several days some suspicious-looking characters followed me about in a most unpleasant manner; but, after about a week's inactivity, it suddenly occurred to me it would be good for the shareholders to meet and discuss their grievances. In two of my other enterprises I recollect that obnoxious individuals had circularised their fellow shareholders. Why should I not do likewise? No sooner had I thought of the idea than I was at work, but I had a difficulty to face. I knew if I wrote to the shareholders and gave them my address I would have rather a warm quarter-of-an-hour. I therefore adopted the somewhat bold expedient of calling upon a shareholder, a gentleman whom luckily I found to be an invalid, and after a short interview persuaded him that I was a very much maligned man. He read through my circular and signed it. This was what I wanted. I had it lithographed, signature and all, and taking

an address in the City my fellow-shareholders received by the next morning's post a circular from their invalid colleague. As I had anticipated all were ready to support the "invalid" and to heap their abuse on me. I really felt somewhat amused as I opened their letters. Their remarks were very vindictive, and they were quite prepared to support the "invalid" in any steps he might take against the base promoter. Of course, I had a sympathetic reply sent out again from the "invalid," and quite friendly relations were thus established; in fact, several called, but the old man I had in my employ was careful not to introduce them to the "invalid." Matters were progressing most favourably; a subscription list had been started to defray the costs of any action taken against myself. I opened an account in the name of the "invalid" in one of the banks, and I most scrupulously employed the money thus acquired in paying my office expenses, costs of postage, circulars, etc. The time, however, was getting on, and it was necessary that the shareholders should soon meet, and I foresaw a difficulty in dealing with the "invalid." I thought over several plans, but for a whole week I could not solve the difficulty. On Sunday afternoon, however, I resolved to call on the "invalid." I did so, and imagine my surprise when I found that

the good gentleman had died on the night of my first visit. The difficulty was solved. It was now only necessary to obtain another shareholder, or a gentleman to represent the "invalid." As I came away from the house of the "invalid," who had so ably assisted me but who, alas! had departed this life without knowing how very much he had benefited me, I thought of a friend of mine who would make an excellent executor for him, and who would be just the person to meet the shareholders and revile me. I saw him as quickly as possible, and after a little hesitation on his part, I persuaded him to undertake the office. The meeting was called, the executor's address (which, by the way, I had written), was excellent, and was received with great applause. Resolutions were carried, the executor was thanked most cordially and everything was left in *his* hands, and I could, consequently, resume my daily work without fear of interruption. I suppose it is hardly necessary to say that the "executor" did not take proceedings against me, but was "advised by Counsel that the shareholders had better consent to a voluntary liquidation"; which they did. This event took place during the early years of my promoting experience. These years were not particularly profitable, still I made a few thousands and lost a few thousands on the Stock Exchange and lived very comfortably.

My time, however, was coming. An ingenious German called upon me one day with a sweet little invention, quite the thing for the ladies. Nearly everyone has seen people struggling with brooms and brushes cleaning carpets. My German caller had invented the neatest little arrangement for accomplishing this without any trouble, and without any dust, that it was possible to imagine, if it would only work. It could be made and sold, so he led me to believe, at a handsome profit for a few shillings. I bought that invention, or at least I arranged with the German that I would find the money for manufacturing, etc., and pay him a royalty upon all machines sold if he assigned me the patent. After a little negotiation I found myself the proud possessor of his patent. I lost no time in preparing a plausible prospectus which carefully set forth the numerous advantages to be obtained by using the machine ; the enormous profits which were to be realised by the sale which was sure to follow its introduction, and indeed when I had finished the prospectus I could hardly convince myself that my little treasure was not a perfect gold mine. Unfortunately, just when I had got thus far my supply of cash ran out, and I was vulgarly near being "stone broke." I consulted a friend or two on the subject, and they consented to join me in engineering my treasure,

and forming a syndicate to bring out a company. A difficulty, however, arose. We could not get the machine made at anything like the price we anticipated; go where we would, try as we would, all manufacturers were unwilling to quote anywhere near the German's figures. Still our syndicate prospectus and circular letter had brought us up sufficient money to bring out the company, and we thought after mature consideration, that our manufacturing friends might be wrong, and our German friend right, so we determined to go on with the scheme. We had several machines made at considerably more than six times the cost mentioned in the prospectus. These worked admirably, and we employed several nice-looking housemaids to use the machines in a shop window. The result was truly magic. In a few hours after we had issued the prospectus of the company the whole of the share capital had been subscribed, and we were positively inundated with orders for the machine. Postal orders came in by the score. So many orders reached us that the postal authorities actually grew suspicious and employed detectives to watch our office. The company was a brilliant success as far as I was concerned. I cleared by its promotion about £10,000 in hard cash, and very many thousand shares; but here again these proved valueless, as

the directors turned out to be utterly incompetent, as they could not get the machines made at *our* price.

Two other small things came off about this time, and in a few weeks I found myself, from being penniless, a happy possessor of £20,000. I had almost made up my mind to retire, but the shareholders in the Sweeping Company grew exceedingly restless, and this restlessness resulted in a big storm, which made me decide to visit the States. There, finding time hang somewhat heavily on my hands, I embarked into various speculations. At first I was very successful and matters went well. Touch what I would, fortune smiled upon me. I enjoyed the game and took to plunging, but for some unknown cause, or whether it was that the Yankees were too sharp, as soon as my speculations reached three or four figures, I began to lose rapidly. Before many months were out it was necessary for me to leave New York and proceed South. Here, however, my reception was not particularly encouraging, and I could do nothing, and I resolved once more to try my luck this side of the herring pond.

I returned very quietly. During my journey across I had the good fortune to meet with a clergyman who was very much interested in speculations. He put me on my feet by relieving me of some shares which I had been vainly endeavouring to sell

elsewhere. For a little time we were great friends, but he grew sceptical as to the value of the shares, and made some exceedingly ungentlemanly charges against me, and I had once more to change my address. This unpleasantness blew over, and with the aid of one or two of my old friends, and a most valuable colleague in the shape of a real live Major, whom I met on the racecourse at Sandown, I soon found myself busily employed. The Major had the most unblemished reputation, and we became fast friends. I made him director of a syndicate I formed; its chief object was to undertake anything under the sun; its memorandum and articles were decidedly wide, and I think, barring murder, we could do anything. We took an excellent suite of offices, opened a modest banking account, and began operations. A grand scheme presented itself. I was somewhat dubious at first as to its feasibility, but as our banker's balance was getting low, it was necessary that we should make a bold bid for success. This we did by founding an association for supplying the Metropolis with firewood on co-operative principles. It is astonishing what weight a circular signed by a Major will have with a certain class of individuals. I prepared the circular and my gallant Major signed it, inviting noblemen and gentlemen holding high positions to co-operate with him in

establishing on a firm basis the "Firewood Association." In a few weeks everything was completed. A splendid prospectus, about one of the most respectable I have ever seen, was prepared and ready for issue. I still had my doubts as to whether the public would come in, but these were speedily dispersed when we brought the concern out. There was quite a rush for prospectuses. The capital was subscribed for three or four times over in less than twelve hours. Indeed, so eager were certain gentlemen to obtain shares in our Association, that one gentleman travelled up from Brighton, called at his bankers, filled in a cheque for £3000, and wrote on it that he would accept shares for nothing less than that amount. I had a good deal to do with the management of this Company. Hitherto nearly all my failures had been due to the want of business capacity of the directors, and I was determined that this should no longer be the case. The management was a peculiar one. There was a board and a committee. One was ornamental and the other practical. I belonged, of course, to the practical body, which was composed of my friends. We set to work and voted to ourselves a small remuneration for our services in promoting the undertaking. We also voted away several other sums of money for promoting other industries, and began our operations ;

but, somehow or other, the shareholders would not be quiet. I verily believe, had they let me alone, I could have made a handsome fortune for each one of them. But no, they began to try and wreck their own property. Several stormy meetings were held, and numerous circulars were issued, but up to a point I held my own. Suddenly, however, I discovered that a large number of shareholders, who had hitherto been my warm supporters, were getting lukewarm, and the adjournment of one meeting was carried only by the narrowest majority. I could not risk another, so I conceived the idea of making a call, which disqualified about one-half of the shareholders from voting. Nearly all of these were antagonistic to myself. I also distributed shares to various men whom I employed, and to my friends on whom I could rely, and thus we managed to carry the next meeting by a large majority of proxies. The committee appointed by the opposition shareholders were, however, not to be done. They went into Court, and after a severe fight the company was ordered to be wound up. But I may remark that, in my opinion, the Judge strained the law severely on the side of the shareholders. This result was most disastrous. The shareholders were vindictive in the extreme, and I think, if I had not been a particularly active man, some of them would have

had my blood. They really thirsted for revenge. I never saw a more inhuman lot in my life. I am now convinced that one must never expect gratitude from a British shareholder. Give him good dividends and he wants more ; treat him moderately well, and he thirsts for your blood. As I just said the winding up of my "Firewood Company" was most disastrous. My health immediately required a change of climate and I decided to winter abroad. I had, of course, made a few thousands by the promotion of the company, and was able to live pretty comfortably for a time ; still I could not altogether forsake my old resorts, and with the aid of a pair of black glasses, a wig, and a respirator, I am able to visit London on occasions without suffering any ill effects, although I am advised by my doctors that it is an exceedingly risky thing to do. Owing to my health not having yet recovered the severe strain it underwent I am still compelled to take great care of myself, and I consequently do very little in the way of promoting. As I hinted before, the game is hardly now worth the candle. Thanks to some of the promoting fraternity, the British Investor has become sceptical of prospectuses, and I fear it will be some time before he once more regains his original guilelessness ; until he does I think I shall abstain from helping him further.

The above narrative may to some readers appear to be a mere sketch of the imagination. It is, however, nothing of the sort. Every word written is vouched for by documents which have been shown me during my conversations with various promoters.

H. DAWSON.

THE chief object of cultivation is to bring the atmospheric air into direct contact with the chemical constituents contained in the soil ; the most valuable of which are nitrogen, phosphoric acid, potash, soda, lime, and magnesia. Before the nitrogen of the soil can be utilised by plants it must first be oxidised. The object of cultivation is to bring the atmospheric air into contact with the nitrogen in the soil which takes up the nitrogen and forms nitric acid ; this chemical change is chiefly performed in the soil through the agency of living organisms which are present in the soil in myriads. Recent discoveries in plant nutrition have opened up a new and interesting field of investigation. There can be no nitrification without the aid of living germs ; these are admittedly of a low order of life, the oxygen of the air is of itself sufficient to sustain their operations ; darkness is also requisite for their activity. This will explain to the cultivator the advantage

wherever practicable of stirring, rather than inverting the soil ; the action of these microbes and their operations cease at a temperature slightly above freezing, and cannot endure a temperature of more than one hundred degrees. They are most active in their operations a few inches below the surface, and practically become inoperative at a depth of ten inches, hence their activity is greatest near the surface.

GILBERT MURRAY, F.S.I.

WHAT is needed is a free flow of capital in land improvement, with freedom in making the most profitable use of the improved land. I believe that the produce of the land of the United Kingdom could be doubled, and doubled profitably, under favourable conditions as to the investment of capital and the conveyance, the purchase, and the sale of farmers' requirements and productions.

WILLIAM E. BEAR.

THERE is not, and never has been, a wide margin between the values of dairy produce in Great Britain and in other countries, and it has always been possible, and is possible to-day, for our own people, especially under modern conditions, to compete against the butter-makers of France, Denmark,

Sweden and Italy, and the cheese-makers of the American continent and New Zealand. The market for dairy produce is at our very doors. No other country can land such fine cheese as the best we make, or finer butter than we can produce. We have no competitor in the production of milk for sale *au naturel*; our consumption is increasing enormously in every direction, and our means of producing with greater economy have assisted us materially in holding our own.

PROFESSOR LONG.

THE truth is this—Large, well-fed, fleshy fruits deprive the soil of less of its substantial constituents than do the small “woody” juiceless samples in which rind, core, and seeds are the chief characteristics, or, in other words, the parts which cannot be eaten cost more to produce than does the thick luscious flesh, which alone can find favour with consumers. That is one of the truths which science teaches, and practice confirms, and it ought not to be forgotten; it is a “landmark” that should both guide and encourage to a better, cheaper, and more profitable supply, namely, fruit which, by its size, colour, and quality, will command attention, and meet with a ready sale at prices remunerative to the producers. It must not be inferred, however, that

young fruit trees should be planted on the sites of old orchards. The soil there is deprived of the elements that build up healthy trees, and its fruit-producing power is exhausted.

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There are plenty of men in the country to grow all the fruit that Britain needs, and more for exportation, without drawing the impecunious town-born and town-trained workers into an occupation in which the majority would fail. When agricultural labourers, who in too great numbers find their way into large cities, can be transformed into hotel waiters, and as such gain a livelihood, the much-to-be pitied unemployed townsman will prosper on the land as a fruit grower, and not till then. The great desideratum of the times is the acquirement of land by a greater number of city capitalists, who will so conduct the operations on their country estates, that employment can be given to a greater number of workers, and thus keep them out of the too thickly populated towns, where a life of misery is lived by thousands; but the investment in labour, to be satisfactory, must leave a margin of profit to the employer. Fruit can be grown much more profitably than farm crops, by farm workers, under competent supervision; and at the same time worthy, striving, capable men should be encouraged to grow fruit,

especially bush fruit, on plots that in many districts either are or might be provided near their dwellings. Regard the matter from whatever point of view we may, it cannot be otherwise than desirable to find work for labourers on the land. Depopulation is an indication of decay, and leaves a country poorer, because the strong and most enterprising—the real creators of wealth—are the first to go, and become in other lands competitors with their kinsmen at home, leaving the weak, lame and lazy behind them. These prey on the accumulations of others, and hence impoverish instead of enrich the land in which they spend their profitless time and live their luckless lives.

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Quietly but surely the work has been going on for some years in Kent and a few other districts; and the best evidence of that soundness—the most practical, cogent and indisputable—is the fact that numbers of persons who were among the first to engage in the revival of fruit culture are enlarging the field of their operations. The result of this is that hundreds of acres of land have been raised from a low agricultural to a high horticultural value, to the advantage of owners and occupiers of land, labourers and purchasers of produce; for the first get higher rents, the second better profits, the third

receive more money in the form of wages, and the fourth obtain better fruit at prices that were formerly paid for inferior; thus fruit culture, well conducted, is beneficial all round.

* * * *

The cost, including seventy-five apple trees per acre twenty-five feet apart, and one thousand one hundred and thirty-five gooseberries at six feet asunder, manuring, preparing the land, planting, and the first year's cultivation, would be about twenty-five pounds; second year's cultivation, including hoeing, light digging and pruning, five pounds; the third year the gooseberries would more than defray cost of culture, the fourth year give a gross return of ten pounds an acre, the fifth fifteen pounds, the sixth twenty pounds, and the seventh twenty-five pounds. The apples would defray expenses the fifth year, weather being favourable, be remunerative the sixth, increasing in value yearly, in ten years giving a return of twenty pounds; in fifteen years forty pounds. In eight years the combined gross returns would be forty pounds, in twelve years fifty pounds. This is assuming the varieties are good, the trees well managed, and the weather in those years not unfavourable; if specially favourable and the soil of the best character, the returns might be considerably more. When in full profit the cost of

gathering, marketing and cultural routine would be twenty-five pounds. Such a plantation would give a full return for twenty-five or thirty years or more according to the soil staple and support given to the trees. The gooseberries would wane after twelve years, but the apples would increase in greater proportionate value up to twenty or more years. These estimates are not founded on maximum crops and values, but on average yields and prices. In the absence of suitable soils and positions, also of good varieties and management, fruit culture cannot be expected to prove remunerative ; but, fortunately, the necessary concrete conditions, fertile soil and favourable situations, are waiting to be turned to profitable account in various part of the kingdom, the requisites for this being enterprise, business aptitude and cultural skill.

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As further evidence of fruit culture enhancing the value of land, an example in Sussex may be cited. A gentleman at Petworth had a small field of about four acres near his home. This he worked himself, growing ordinary farm crops, but these did little more than defray the cost of production. He divided the field into fifteen allotments, and the occupying tenants planted many fruit trees and bushes. The result of the change from farm to

garden culture, from corn to fruit growing mainly, is very striking, for the land which formerly brought him next to nothing per acre, now brings him a rental of thirty-five pounds per annum. With the object of encouraging the tenants to grow fruit, this landlord made a rule that when a plot was vacated, the incoming tenant should pay a fair valuation for the trees established on it; thus, these are the property of the tenants, and the allotments have always been let on that condition. It is a just and fair condition which has proved mutually advantageous.

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Different changes were tried, and one man, named Collins, planted his half acre with raspberries and strawberries. The year on which the returns were obtained on the spot, and their accuracy is beyond dispute, he gathered nearly a ton and a half of strawberries, which he sold for forty pounds, and a little over a ton and a half of raspberries, which he sold for thirty-five pounds, or the extraordinary total of seventy-five pounds sterling from half an acre of land. This is above the average for strawberries, considerably, but for raspberries only slightly. The strawberries were in their prime, the raspberries approaching it. Upwards of sixteen tons of manure were used, and there would be the

cost of gathering the fruit, say a total of twenty-five pounds. Also the cost of planting and cultivation the first year might amount to thirty pounds. Assuming there were no returns the first year, the second half of an average crop, and the third a full yield, then allowing a margin for contingencies, we have an average profit per acre of thirty-three pounds. This is in exact accordance with experience in Hampshire, where the actual average profit per acre over an extent of one thousand five hundred acres of strawberries is just thirty-three pounds. Full crops of raspberries are still more profitable, but they are one or two years longer in becoming remunerative, or say strawberries in two years, raspberries in three or four years; but the former only remain productive over three, four or five years, according to the soil, while the latter are profitable over twice the period, and even much longer under good management.

The land round Botley (Hants), has, in consequence of the change from ordinary agricultural tillage to strawberry cultivation, increased from a rental of thirty shillings to sixty shillings an acre, and sixty tons of fruit have been gathered and sent by rail to London and other markets in one day.

* * * *

The demand for fruit is enormous, and first-

class samples placed on the market in first-class condition invariably meet with a ready sale at remunerative prices.

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A man who began life as a labourer, but gained knowledge on fruit culture in America, then commenced a fruit farm of thirteen acres in Cheshire, and eventually, with his savings from the profits, bought the freehold of his little estate. This he could not have done by the ordinary methods of cropping land which prevail in the district.

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Too much manure is often placed in the soil before planting fruit trees, which induces succulent growth, and too little given afterwards when the soil has become more or less exhausted by crops of fruit.

J. WRIGHT, F.R.H.S.

WHAT sort of farming, it is sometimes asked, affords the best prospect of good returns ? Soil, situation, markets, as well as the capital and capabilities of the farmer, must be taken into account in answering such a question. Notwithstanding relatively high rent and taxes, the best land is generally the cheapest. Recent bad times have not materially reduced the rental, either of high-class arable or

grass lands. Farms adapted for the rearing and feeding of cattle and sheep afford the best prospect of paying their way.

FINLAY DUN, F.R.C.V.S.

PROBABLY the best way of carrying out the principle of establishing national granaries would be by the employment of Government officers who would visit the various parts of the country after harvest and buy up a certain amount of new corn after it was stacked. Of course, only such corn would be bought as was harvested in suitable condition and stacked properly, so that it would suffer no deterioration from weather or vermin. At the same time that new corn was bought it would be possible to dispose of, possibly to some extent in exchange, a certain portion of the corn bought in former years; of course, however, it being understood that the annual increment in stock would be maintained.

T. PENN GASKELL, M.I.C.E.

SHEEP farming is one of the most pleasant occupations I know. It is the "*beau ideal*" of employment for a country gentleman. A few good shepherds and helps, with some faithful dogs, are sufficient to take care of thousands of sheep. Labourers are difficult

to get on arable land, but in raising ovine flocks one is not troubled with the paucity of hands. The greatest curse to British farming has been allowing unprofitable arable land to tumble into pasture, or rather weed beds, instead of thoroughly cleaning, seeding down, and grazing it with sheep. It is surely a happy state of things for one who has invested in land to find that it is year by year becoming enriched by ovine flocks, while the latter are profitable to a degree. There is no fear that the business will be over done, for, with the ever increasing population and improvement in trade, the demand for mutton will always be brisk; such meat being the favourite diet of all classes.

JOHN WALKER.

MANY who live in towns and who know little of the true economy of forestry—who, in fact, look upon our beautiful woodland tracts as the resort of pheasants and rabbits—consider them very beautiful and well managed, and the presence of large areas presents a charm which tends to maintain the value of our landed estates, quite apart from the intrinsic value of the timber. If our landowners would consider the indirect value of their woodlands, and bear in mind that their presence adds materially to the value

of their whole estate, they would exercise greater care and preserve more completely both the area and the quality of the timber.

CHARLES E. CURTIS, F.S.I., F.S.S.

AND in the past too the landowner has been fortunate, as till within the last few years his security steadily rose in value. As well put by the late Professor Rogers, "If one capitalist in the reign of Queen Anne invested his savings in the public funds to the amount of £100,000, and another laid out £100,000 in the purchase of land, each would probably have received some £6000 a year from the investment. But if the same property is held at the present day, each by the descendant of those ancestors, the former would be receiving about £2500 a year, and the latter about £60,000 a year."

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In the case of land there has evidently been a steady rise in rent, varied only by occasional fluctuations, ever since the latter part of the Middle Ages. Between 1270 and 1870 the average money rental of corn land has risen from 80 to 120 times, whilst the rent of natural meadow land has not risen more than about 12 times.

Between 1670 and 1870 agricultural rents rose on an average from six to nine times. In the

period of the long war, 1792-1815, there was an extraordinary rise in rents (estimated in gold), followed by an extraordinary revulsion, though rents seem not to have fallen back to the level of 1792.

* * * *

The faults of the landowner have been, in this century, indolence and inattention to his business. The country squire of 1685, described by Macaulay as one who "examined samples of grain, handled pigs, and made bargains over a tankard with drovers and hop merchants," was no doubt rough and coarse enough, but the chief business of his life was the care of his property; and as men grew more enlightened during the eighteenth century this habit remained, and it was to the zeal and diligence of the country gentry during that period that we owe, if not most of the discoveries in agricultural and cattle breeding, at least their practical and intelligent application. The country gentry had their reward in a vast increase of rent, though between the Restoration and the reign of George III. the price of both bread and meat fell considerably. For their price did not diminish nearly so fast as did the cost of production, a result brought about partly by good seasons and partly by improved methods, so that a much larger margin of profit remained, and (as rent is paid out of profits) a large

margin for the payment of rent.* And this conduct on the part of the landowners was merely an instance of the general habits of the day. The manufacturer lived close to his factory, and the shopkeeper over his shop. Farmers' wives and daughters looked after the dairy, and thought more of eggs and butter than of the piano and lawn tennis. Land was regarded more and more as a food manufactory in the commercial, and less and less as a mode of linking together the various orders of society in the feudal sense.† But no sooner was the revolution accomplished by which the ideal landlord became a sort of master manufacturer of corn and fat cattle, with dependent farmers for overseers and labourers for workmen, than men began to draw very disagreeable comparisons between the indulgence of the old, and the rapacity of the new school of landlords. The latter were accused, with some truth, of loving large farms and "close" parishes, and thinking more of money than of men. In other words they were blamed for conducting their affairs in a commercial spirit, in the commercial and materialistic eighteenth

* The average rent on the Belvoir estate in 1689 was 3s. 6d. per acre. In 1853 it was 36s. 8d. But wheat was on an average dearer in 1689 than in 1853.

† If such a system is consistently carried out, agriculture becomes simply a case of the application of the capitalist system to the soil.

century (which, in this respect, presents many analogies with the fifteenth), though, at the same time, a manufacturer would have been laughed at had he employed an unnecessary number of overseers or an unnecessary number of workmen, out of philanthropic consideration for either class.

But the age being an eminently practical one, these sentimental views seem to have produced but little effect, and the man who made two blades of grass grow where but one had grown before, was generally lauded as a public benefactor. Arthur Young, indeed, regards a penal rise in rent as the only mode of getting rid of an idle or ignorant tenant, and severely blames those landlords (too often styled "good") who, from indolence or feeble good nature, allowed rents to remain as they had long been, and thus took away from the tenant a powerful inducement to improve.

The effect of all this has been aggravated by the general carelessness of modern Englishmen in the matter of account-keeping, and to this a curious parallel may be found in the legal and economic history of the Romans. In the early times the book-keeping of "bonus paterfamilias" was perfect, and even in the days of Cicero, not to keep fairly good accounts was regarded as a proof of extraordinary neglect and a strong presumption of dishonesty;

but under the early empire, the good old custom had begun to fall into disuse, and the contract "Literis" into neglect. Similarly in the England of the thirteenth and fourteenth centuries farming accounts were kept with accuracy and minuteness, and the consumption of produce on the farm is debited as exactly to the gross receipts of agriculture, as were the purchases. And numerous allusions in the "Laws" of Arthur Young, indicate a general practice on the part of both landowners and farmers, of taking stock annually of their position, and of carefully noting the gains and losses of the year or of the special crop. But at the present day few farmers keep accounts that are better than mere memorandum books, and never even think of balancing them.*

* * * * *

But the landlord who can do what he pleases on his own ground, and who is guided by enlightened self-interest is under no such restraint, and accordingly we find that at least twice in the course of English History, great landowners have conferred incalculable benefits upon English rural economy. These periods in their full strength lasted from about 1260 to 1350, and again from 1730 to 1780. In

* The fear of such a proceeding is especially hostile to fruit culture. No man will plant trees which may at any moment become the full property of his landlord unless an enhanced rent be paid.

the former case the process was seriously interrupted by the ravages of the Black Death, which disorganised the labour market, and in the latter by the enormous rise in agricultural prices at the latter end of the eighteenth century.

A model landlord at the former date is to be found in Roger Bigod, the great Earl of Norfolk, the traditional hero who dared to bandy words with Edward I., and not only cultivated his English estates according to the best lights of his time under his own personal superintendence, but also introduced the English system upon his Irish estates. From such men the English farmer learned much.* He was exceedingly prosperous throughout the wars of the Roses, in which the aristocracy committed suicide, though all Bigod's zeal and skill could not make up for the absence of winter roots and artificial grasses, which were then unknown, whilst the rotation of crops was not thought of. On the other hand, in the eighteenth century the chief feature of the new agriculture consisted in the change which it made in the rotation of crops, in the substitution of

* The peasant freeholders and copyholders having before them an example in the mode of cultivation pursued on the lord's estate, profited by his successes and failures. And in addition to this the lord guaranteed the king's peace—that is, the continuity of the farmer's industry free from the risk of brigandage. The whole doctrine of express and implied, of lineal and collateral, warranty points in the same direction.

roots, especially the turnip, for bare fallows, and in the careful hoeing and weeding of the root crop, by feeding on which at leisure sheep fertilised the soil. No men ever earned their money more fairly than the English landlords earned the great rise in rent during the eighteenth century, and it is unfortunate that the great rise of prices consequent upon bad seasons towards its close, and the artificial famine of the Corn Laws, coupled with an erroneous theory of rent, led their successors to take a very different course.

* * * * *

Many labourers, who have had allotments of land to the extent of two or three acres, and have cultivated these with their own hands, state that every day's labour has been worth ten shillings to them, not for the sale of the produce, but for the maintenance of their families, as they thus save all the intermediate expenses of carriage, markets, and agents.

WOLSELEY P. EMERTON, D.C.L.

Now let us see how Free Trade affects the question of land. As far as laws go, each person should have the same equal liberty to acquire and enjoy land by the exercise of his faculties; each should be free to share in the universal competition by which it is to

be acquired. Upon such exercise of faculties and liberty to acquire, no restriction of any kind should be placed, in the interest of any persons or any class, except such restrictions as are necessarily involved in andspring out of this exercise of faculties and this liberty of acquisition. To give examples of what I mean :—a natural, or necessarily involved, restriction to the acquisition of land would be the prohibition that a man should move his neighbour's landmarks by force or fraud, since the idea of force and fraud (or the violent and fraudulent setting aside of another person's consent), is opposed to the idea of acquiring in a free market, where both persons concerned consent to the transaction. The free market means the common ground on which men met to exchange all services and all forms of world-material, each acting in his own right of doing the best that he can for himself in the universal competition, and only restricted by the condition that he is not to employ force and fraud, because force and fraud are fatal to dealings which are based on free consent on both sides. On the other hand, all the restrictions that politicians love to impose, restrictions favouring the buyer or the seller, limiting quantity, regulating prices, establishing certain systems supposed to be favourable to a special class, are all arbitrary and from a moral point of

view, immoral, since they are nothing more nor less than limitations placed by the holders of power upon a man's right to do the best that he can for himself.

The solution of the land problem, therefore, depends, like the solution of every other industrial problem, in finding out what system of buying and selling, of owning and enjoying, allows men the freest scope to use their faculties for their own advantage, neither deducting from this freest scope anything that falls short, nor adding anything which exceeds. Let me try to describe such a system. It must allow men (1) To acquire all such land as they can acquire in the open market; to possess full powers of ownership over it; to make all such contracts as they choose in reference to it during the term of their own life; to sell it in the same unrestricted way as they have acquired it, and to devise it at death to such person as they choose. All these powers are necessary in order to make ownership perfect, and to make land yield the fullest enjoyment to those who own it.

* * * * *

State burdens are not to be placed on the land. If it is mischievous to tax corn, it is far more mischievous to tax land, which, by its nature, is so immediately associated with the all-important questions of home, and a man's independence of life.

Nothing interferes so much with the possibilities of human enjoyment of any object, and the exercise of human energies, as the vague claims of what we call the State. The State is an abstract body which runs no risks, undergoes no labour, which neither toils nor spins, but is ever stretching out greedy and unsatisfied hands to seize a part of what the toil of the individual has produced. Both the dead owner and the State are abstractions much given to encroachment upon the free individual, and both must be driven back within their own territory. Nothing less than the complete untaxed freehold, perfect in all its rights and enjoyments, should be the goal of our efforts.

* * * *

But if land is not be taxed, how about the Chancellor of the Exchequer's revenue, and all the gilt gingerbread which is provided for the nation out of taxation? I am not writing a paper on taxation, else I might try to show that the mass of money taken from us does far more harm than the usual Government services do us good. Our present State system is much like that of a doctor who bleeds his patient in the morning, and in the afternoon tries to restore his strength by administering powerful tonics. With this part of the matter, however, I am not concerned here; all that I want

now to insist upon is, that if land is to be a blessing to our people, we must relieve it from State burdens. At present burdens are lumped upon land, and then people wonder that not only in England do our labourers so seldom make efforts to acquire land, and steadily desert the agricultural districts, but even in a country like France, where the love of land exists as a passion, the stream sets in from country to town. The truth is that everywhere the horrible army of tax collectors penalises the possession of land. What we have to do is to make war upon rates and taxes, provide easy methods for redeeming tithe, and allow a man who acquires land to feel he is quit of the official demand-note. The effect upon human efforts would be very great. No doubt land would rise in value, and the price paid for it would be higher. But it is not a high price that discourages buying. It is the sense of the yearly, and probably increasing burden which never pauses or ceases, which will have to be paid in old age as well as in youth, in sickness as well as in health, in bad seasons as well as in good. Free our people from that dread, and land will smile to them as it never has smiled before.

* * * *

To conclude, what we want is free land, in the sense of free from State burdens, free from intricacies

of title, free from interferences of the dead hand and limitations of ownership, free from State-made contracts, free from partialities of all kinds, and able by virtue of its freedom to reward him who acquires it with the full rights and perfect enjoyment of complete ownership. The land once freed in this fashion, the people's question would settle itself in the one true and healthy way. Peasant proprietorship, co-operative farming, the landlord system, would all compete together, and human wants would find—as they always do where artificial complications and entanglements are removed—their truest method of satisfaction.

AUBERON HERBERT.

CHAPTER XXVI.

SOME BIRDS WHICH VISIT ENGLISH ACRES PERIODICALLY.

ONE attraction to the lover of country life is the periodical return of birds to this country, who, by their songs and their plumage, add to the beauty of our gardens, fields, woodlands and hedgerows.

HOBBY.—This bird comes from the Palearctic region generally. It arrives in England in April and stays till October.

BUTCHER BIRD. (Red-Backed Shrike).—Comes from parts of Europe as far east as the Ural Mountains to England, in April or May, and leaves again in August.

SPOTTED FLYCATCHER.—Comes from parts of Europe, Asia and Africa. It arrives in April or May, and leaves in August or September.

REDSTART.—It comes from many parts of Europe. It arrives in April, and leaves in September.

WHEATEAR.—It is common all over the western Palearctic Region, from Greenland to Africa, Siberia, North China and North America. It arrives late in February and leaves in September.

NIGHTINGALE.—It comes from Western and Central Europe, is common in South Europe and migrates to Africa before the winter. It arrives in England early in April.

BLACKCAP.—It comes from all parts of Europe except the extreme north, Persia, Africa, Canaries, Madeira, and the Azores. It arrives in April and leaves in September or October.

GARDEN WARBLER.—Comes from parts of Europe and Asia. It arrives in April or May and leaves in September for South Africa.

WHITETHROAT.—It comes from all parts of Europe and Western Asia. It arrives in April or May and goes to North Africa in September.

LESSER WHITETHROAT.—It arrives in March or April and sometimes in May, from all parts of Europe and before the winter goes to Africa.

SEDGE WARBLER.—It comes from various parts of Europe in April, and leaves in September for North Africa.

WILLOW WREN.—It comes from various parts of Europe, some parts of Asia including Persia, in March or April, and leaves in September.

CHIFFCHAFF.—It comes from Europe, Persia and North Africa. It arrives in March or April and leaves in October.

TREE PIPIT.—It comes from North and Central

Europe and Asia, arriving in April and leaving in September or October.

CUCKOO.—It is found in nearly the whole of Europe and Northern Asia in summer, and towards winter it migrates to South Africa and India. It arrives in England about the middle of April and leaves in August, the young birds following about a month later.

SWALLOW.—Is common throughout Europe, Asia and Africa. It arrives in April and leaves in October or November.

COMMON SWIFT.—Comes from Europe generally, and some parts of Asia. It arrives late and leaves early.

WRYNECK.—It comes from Europe generally as far as North Scandinavia and from Japan. It arrives in March or April and leaves for Africa before the winter.

GREAT PLOVER OR STONE CURLEW.—It comes from parts of Europe and North Africa in April and leaves in October.

LANDRAIL.—It comes from Europe generally, and Western Asia, arriving in April or May and leaving in September or October.

SPOTTED CRAKE.—It comes from Europe generally, and from Asia as far as East Siberia, arriving in March and wintering in North Africa.

CHAPTER XXVII.

WARREN HASTINGS*: AN EXAMPLE OF THE LOVE OF ENGLISH ACRES.

WARREN HASTINGS is thus referred to : A man of dauntless will and indefatigable industry, his family was ancient and illustrious, but their vicissitudes of fortune and ill-requited loyalty in the cause of the Stuarts brought them to poverty, and the family estate at Daylesford, of which they had been lords of the manor for hundreds of years, at length passed from their hands. The last Hastings of Daylesford had, however, presented the parish living to his second son ; and it was in his house, many years later, that Warren Hastings, his grandson, was born. The boy learnt his letters at the village school, and on the same bench with the children of the peasantry. He played in the fields which his fathers had owned ; and what the loyal and brave

* See "Self-Help," by Dr. Smiles,

Hastings of Daylesford *had* been was ever in the boy's thoughts. His young ambition was fired, and it is said that one summer's day, when only seven years old, as he laid him down on the bank of the stream which flowed through the domain, HE FORMED IN HIS MIND THE RESOLUTION THAT HE WOULD YET RECOVER POSSESSION OF THE FAMILY LANDS. It was the romantic vision of a boy; yet he lived to realize it. The dream became a passion, rooted in his very life; and he pursued his determination through youth up to manhood, with calm but indomitable force of will, which was the most striking peculiarity of his character. The orphan boy became one of the most powerful men of his time; he retrieved the fortunes of his line, BOUGHT BACK THE OLD ESTATE AND REBUILT THE FAMILY MANSION. When, under a tropical sun, says Macaulay, he ruled fifty millions of Asiatics, his hopes, amidst all the cares of war, finance, and legislation, STILL POINTED TO DAYLESFORD. And when his long public life . . . had at length closed for ever, IT WAS TO DAYLESFORD THAT HE RETIRED TO DIE.

Extracts from some of the Reviews of "Buy English Acres."

"Is land worth buying as an investment? Mr. C. F. Dowsett answers the question with an emphatic affirmative in the second edition of his 'Buy English Acres.' He declares that, to others besides those who can afford to buy painted landscapes at the price of natural ones, land is becoming more and more valuable, especially land possessing æsthetic features and yet so situate near to rapidly developing towns as to ensure in the near future such results as have accrued to many well-known families who to-day enjoy the wealth of which the shrewd thoughtfulness of their ancestors laid the foundation."—*The Daily Telegraph*.

"Adventurers on the Stock Exchange may well pause before Mr. Dowsett's list of men who have become millionaires by buying land."—*Morning Post*.

"Decidedly interesting, and likely to serve what is, after all, a patriotic cause."—*Pall Mall Gazette*.

"The book exhibits good workmanship and much care."—*Financial Standard*.

"Mr. Dowsett, who is not at all limited in his views to the financial aspect of the question, has our warmest sympathy."—*The Spectator*.

"The kind of book that many a land agent might find useful to give to a hesitating client."—*County Gentleman*.

"All who are concerned in the prosperity of Rural England will find much to interest them in it."—*The Agricultural World*.

"The volume is full of suggestive pages."—*Public Opinion*.

"Accounts of men who have accumulated fortunes in land."—*The Field*.

"Mr. Dowsett, as most students of the land problem are aware, is a strong advocate of real estate, and in the volume before us he is at great pains to demonstrate how many men of enormous wealth and varied nationalities have wrested from the land the name and fame of millionaires or have acquired fortunes to be counted in hundreds of thousands of pounds."—*The Western Morning News*.

"During his long career as a land agent, Mr. Dowsett—himself a great traveller—has dealt with lands situate in most of our Colonies, in Australia, New Zealand, British Columbia, and the Transvaal, as well as lands in California, Florida, &c., and his wide experience greatly adds to the importance of his book entitled 'Buy English Acres,' the second edition of which has just been published, our firm conviction being that those who invest their capital in the purchase of English acres will in the end receive much greater benefit from their investment than if they acquired stocks and shares, which are liable to great fluctuation."—*Property Market Review*.

"Much of what is said will appeal to the sportsman, the rich owner of land, and to the poor man seeking a home in the country which will not be at too great a distance from town."—*Medical Times and Hospital Gazette*.

"Mr. Dowsett argues his case in the most convincing way right through, and interests you in spite of yourself."—*Bath Chronicle*.

"Cites instances of immense appreciation in land values in London and in America."—*The Literary World*.

"Well worthy the attention of all who have dealings with landed estate or who contemplate buying."—*Midland Counties Herald*.

"The book throughout deals with the Land Question in all its phases, and should be used by all."—*Hants and Sussex County Press*.

"The book is a very readable one, and its main thesis must be approved by every well-wisher of his country."—*The Financier*.

"The book is a very readable one."—*The Capitalist*.

"The book is readable and chatty."—*Farm and Home*.

"The book is readable and educational."—*Lincolnshire Echo*.

"Mr. Dowsett writes with remarkable lucidity."—*Leamington Spa Courier*.

"Makes out a strong case for the return to the land."—*Sussex Daily News*.

"Facts tending to support the principle that land is the foundation of wealth."—*Agricultural Gazette*.

"Highly persuasive in its tone and in the eloquent facts with which it very attractively deals."—*Hampshire Observer*.

"Mr. Dowsett's great experience makes his advice valuable."—*Surrey Advertiser*.

"A good many points of interest to the general public."—*Anglian Daily Times*.

"Goes into the Fiscal Question in relation to land, in which connection the Author is very outspoken."—*Hampshire Independent*.

"The arguments are set forth forcibly and attractively."—*Gloucester Citizen*.

"Excellent reasons for the choice of British land."—*Manchester Courier*.

"It is admirably arranged, and the various subjects are dealt with in an interesting style. By its issue Mr. Dowsett has rendered a national service to his country."—*Eastleigh Weekly News*.

"The author makes out a good case for his contention."—*Harrogate Advertiser*.

"Advances several good reasons for making investments in land."—*Andover Advertiser*.

"Deals in an exhaustive manner with some of the aspects of the Land Question."—*Newman's Exmouth Journal*.

"Throws considerable light on the land question."—*Western Daily Press*.

"A good case certainly seems to be made out."—*Estates Gazette*.

"To Anglo-Indians coming home for good, and each year sees a large contingent, Mr. C. F. Dowsett's book contains a practical message."—*Home and Colonial Mail*.

"The work contains many points of interest to the general public touching the acquisition of land."—*Oxford Times*.

"The Law's delay in the transfer of land is exposed ; the value of Land and House Investments is demonstrated ; and other matters are dealt with."—*Leicester Chronicle*.

"Puts forward many strong arguments as to the advisability of acquiring land. His arguments are presented in a convincing and entertaining form."—*East Anglian Daily Times*.

"Mr. Dowsett's admirable work. He makes out a strong case for the return to the land."—*Hereford Times*.

"Instances in which people have amassed money in land."—*North Devon Herald*.

"May be perused with profit."—*Lymington Chronicle*.

"Will have the sympathy of all readers."—*Nottinghamshire Guardian*.

"Contains a mass of useful information, and contrary to the usual run of works of this kind, is also interesting."—*The Bazaar*.

"A good many people will find this work interesting."—*Salisbury Journal*.

"Much curious and interesting information."—*The Record*.

"Ought to have the heartiest best wishes of every lover of his country."—*Land Agents' Record*.

"Mr. Dowsett gives expert advice as to the selection of estates."—*Hereford Journal*.

"The book is a combination of the beautiful and the very practical."—*Surrey Comet*.

"We own to the ability with which those opinions are advanced, and to the charm and lucidity of his manner."—*Bury Times*.

"A powerful plea for a return to the land."—*Newcastle Journal*.

"A thoughtful, earnest, and practical treatise. The author has studied the subject for many years, and he here gives us the rich and welcome fruits of his labour. A copy ought to be found in all our country libraries, for the book cannot be too widely known."—*West Kent Advertiser*.

"The new chapters contain an interesting collection of facts tending to support the principle that land is the foundation of wealth. . . . A number of short biographical sketches of well-known American millionaires showed that all owed some at any rate of their wealth to the judicious purchase of land."—*Darlington and Stockton Times*.

"May be perused with profit by all."—*Bournemouth Directory*.

"Mr. Dowsett is entitled to speak on the subject of land. He urges, both from a point of investment, of national health, and the general well-being of the nation, rural life; and he makes out a strong case in support of his contention."—*Bury Guardian*.

"Urging as emphatically as before the advantages of a country life."—*Essex County Standard*.

"The law's delay and expense is dealt with in a chapter which dilates on the increasing popularity of the immediate transfer system."—*Hereford Times*.

"Mr. Dowsett is a well-known authority, and he has been well advised in bringing out this second and enlarged edition of his interesting work."—*Liverpool Courier*.

"Mr. Dowsett has several things to say which have particular force just now when there is a growing disposition amongst city folk to see more of country life."—*Hearth and Home*.

"Mr. Dowsett points out how many huge fortunes have been made by the purchase of land in the immediate vicinity of growing towns."—*Bath Chronicle*.

"This is the work of a thoroughly practical man who treats his subject in such a manner as not only to make a very readable book but also an extremely useful one."—*Kensington Express*.

"A readable book that contains suggestions capable of bringing prosperity to country villages and hamlets."—*Bedfordshire Mercury*.

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